

CITY OF YUBA CITY

HOUSING ELEMENT

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Adopted June 2003

Prepared by

DYETT & BHATIA
Urban and Regional Planners

RESOLUTION NO. 03-079

**RESOLUTION OF THE CITY COUNCIL OF THE CITY OF
YUBA CITY APPROVING GENERAL PLAN AMENDMENT NO.
02-08, AMENDING THE HOUSING ELEMENT OF THE
GENERAL PLAN OF THE CITY OF YUBA CITY**

WHEREAS, the State of California Government Code Section 65000, et seq., requires that all general and charter cities in California must have a general plan consisting of seven mandatory elements, namely land use, circulation, conservation, open space, noise, safety and housing; and

WHEREAS, the Housing Element must be revised and updated at least every five years as initiated by the state of California (Government Code Section 65588(b); and

WHEREAS, the prior Housing Element was adopted August 7, 1991 and amended on December 1, 1992; and

WHEREAS, at the time of adoption the 1991 Housing Element was reviewed by the California State Department of Housing and Community development and found in compliance with State law requirements; and

WHEREAS, the State of California initiated the Regional Housing Needs Determination process, and in May 2001, the Sacramento Area Council of Governments certified all Sacramento Area jurisdictions' projected housing needs; and

WHEREAS, in July 2001, the City of Yuba City initiated the Housing Element Updated process to amend the City's General Plan, consistent with State law requirements; and

WHEREAS, the development, conservation, and rehabilitation of housing for households of all income levels, particularly those of low- and moderate-income, residing within the City of Yuba City will be enhanced through the adoption of the Housing Element Update; and

WHEREAS, Government Code Section 65583(c)(6)(B) requires that local governments make a diligent effort to achieve public participation of all economic segments of the community by establishing a process to include representatives of all interest groups in the development of the Draft Housing Element; and

WHEREAS, the General Plan Advisory Committee met on February 11, 2002 to discuss housing issues and the programs contained in the Draft Housing Element; and

WHEREAS, citizens were provided the opportunity to comment on the Draft Housing Element during a 60-day public comment period held in April and May of 2002; and

WHEREAS, the amendments to the Housing Element were submitted to the California Department of Housing and Community Development (HCD) for review and comment; and

WHEREAS, HCD has reviewed the Draft Housing Element and has determined that it meets the statutory requirements of State Housing Element Law; and

WHEREAS, the Planning Commission, after giving all required public notices, held a public hearing on May 14, 2003 on the Negative Declaration and Housing Element Update, and recommended adoption of the Negative Declaration of Environmental Impact for the Housing Element of the General Plan of the City of Yuba City as the appropriate environmental document pursuant to Section 15070 – 15075 of the California Environmental Quality Act (CEQA) of 1970, and recommended adoption of the Housing Element Update to the City Council.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF YUBA CITY DOES RESOLVE AS FOLLOWS:

1. The City Council approves the draft Negative Declaration with the finding that no significant adverse impacts will result from the adoption and implementation of the Housing Element update.
2. The Housing Element contains all required elements as set forth in California State Government Code Section 65583.
3. The Housing Element update is consistent with the goals, policies and objectives of the General Plan and with the other elements of the General Plan, and is hereby amended.

The foregoing resolution was passed and adopted at a regular meeting duly held on the 17th day of June, 2003 by the following vote:

AYES: Councilmembers Cartoscelli, Doolittle, Hellberg, Hilliard, and Mayor Barkhouse

NOES: None

ABSENT: None



Bob Barkhouse, Mayor

ATTEST:

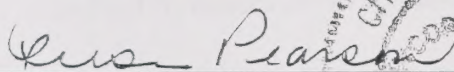

Susan Pearson, City Clerk



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I Introduction

The Housing Element of Yuba City's General Plan presents a comprehensive set of housing policies and actions for the years 2002–2007. It builds on an assessment of the City's housing needs, an evaluation of housing programs, available land, and constraints on housing production. It also includes new initiatives to address shortages of affordable and market-rate housing and meet the Sacramento Area Council of Governments (SACOG) "fair share" allocation of regional housing needs to the City.

The Housing Element addresses all of the topics required by State law, including:

- population and employment trends,
- households characteristics,
- governmental and non-governmental constraints,
- special housing needs,
- opportunities for energy conservation,
- existing assisted housing developments,
- goals, policies, and quantified housing objectives, and
- a five-year housing program (Government Code Section 65583).

This Element has been prepared to be consistent with other elements in the Yuba City General Plan. Yuba City is currently undertaking an update of its General Plan. The Community Development Department will maintain internal consistency between other General Plan elements and the Housing Element by reviewing the goals, policies and actions of other elements for their consistency with the Guiding Policies and Implementing Actions contained in the Housing Element. General Plan land use policies will either maintain the housing opportunity sites identified in this Element, or will ensure that equivalent sites are provided in the amended Land Use Diagram of the General Plan.

Introduction

The purpose of this document is to provide a comprehensive overview of the Yuba City Housing Element. This document is intended to serve as a guide for the public and the Yuba City Housing Element Committee. It provides information on the current status of the housing element, the goals and objectives of the housing element, and the process for updating the housing element. The document also provides information on the public participation process and the role of the public in the housing element process.

The Yuba City Housing Element is a plan that guides the city's housing policy and development. It is a key component of the city's overall planning process and is used to guide the city's housing policy and development.

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2 Public Outreach

This chapter identifies techniques used by the City to solicit input and participation from local residents. Public outreach conducted as part of this Housing Element update included:

- **General Plan Advisory Committee.** The City's General Plan Advisory Committee (GPAC), formed in 2001, met once to discuss housing issues and programs. GPAC representatives included City and County planning officials, City Councilmembers, County Supervisors, and City residents.
- **Newsletter.** A newsletter was distributed to City residents informing them of the General Plan update and the ways in which they could participate in the update process.
- **Newspaper Advertisements.** Paid advertisements, in addition to public notices, were placed in the Yuba-Sutter *Appeal-Democrat* to inform the public of the General Plan update status and solicit further public involvement.
- **Homeless Consortium Meeting.** Housing Department staff met with the Yuba-Sutter Homeless Consortium, composed of approximately eight local agencies and representatives from Sutter County, to discuss the General Plan update and the need for nonprofit and other agency involvement.
- **Consultation with Non-Profits.** Staff communicated with local area non-profit housing providers, including the California Human Development Corporation, Sutter County Affordable Housing, and Mercy Housing, to discuss issues relevant to new affordable housing construction.
- **Consultation with For-Profit Housing Developers.** Input and information was solicited from local for-profit housing developers operating in Yuba City and Sutter County.

Public Comment

The public comment period for the Yuba City Housing Element is open from January 1, 2014, to January 31, 2014. Comments should be submitted to the City of Yuba City, Planning Department, 1000 West 10th Street, Yuba City, Texas 79601.

Comments should be submitted in writing and should include the following information: the name of the person submitting the comment, the address of the person submitting the comment, the date of the comment, and the specific comments. Comments should be submitted to the City of Yuba City, Planning Department, 1000 West 10th Street, Yuba City, Texas 79601.

The City of Yuba City will consider all comments received during the public comment period. Comments will be used to inform the City's decision on whether to adopt the Yuba City Housing Element.

The City of Yuba City will also hold public hearings on the Yuba City Housing Element. The public hearings will be held on January 14, 2014, and January 21, 2014. The public hearings will be held at the Yuba City Convention Center, 1000 West 10th Street, Yuba City, Texas 79601.

The City of Yuba City will also hold public meetings on the Yuba City Housing Element. The public meetings will be held on January 14, 2014, and January 21, 2014. The public meetings will be held at the Yuba City Convention Center, 1000 West 10th Street, Yuba City, Texas 79601.

The City of Yuba City will also hold public workshops on the Yuba City Housing Element. The public workshops will be held on January 14, 2014, and January 21, 2014. The public workshops will be held at the Yuba City Convention Center, 1000 West 10th Street, Yuba City, Texas 79601.

The City of Yuba City will also hold public forums on the Yuba City Housing Element. The public forums will be held on January 14, 2014, and January 21, 2014. The public forums will be held at the Yuba City Convention Center, 1000 West 10th Street, Yuba City, Texas 79601.

3 Housing Needs Assessment

This chapter provides demographic and housing market information to evaluate existing and future housing needs. The main purposes of this assessment are to evaluate the effectiveness of existing housing policies and programs and to provide a general direction and focus for future housing initiatives.

3.1 POPULATION

Yuba City's population growth has been strong but variable throughout the 20th Century, more than doubling in the 1920s and growing most quickly thereafter in the post-World War II era (until 1960) and the 1980s. As shown in Table 3.1-1, the City's population has grown from 27,437 in 1990 to 36,758 in the year 2000. This represents an average annual increase of 3.0 percent over the last 10 years. SACOG projects that Yuba City's population will grow annually by 2.5 percent between the years 2000 and 2020. In comparison, Sutter County grew by a somewhat smaller amount between 1990 and 2000—2.1 percent annually—and is anticipated to continue to grow by approximately 2.2 percent annually through year 2020.

Recent spurts in population growth are attributable to continued annexations of land from the Sphere of Influence (SOI). Growth will be concentrated in the west of the City, where the most undeveloped land is available.

Table 3.1-1: Population Growth Trends in Yuba City and Sutter County

	1990	2000	Projected 2020	Annual Growth 1990-2000	Annual Growth 2000-2020
Yuba City	27,437	36,758	59,910	3.0%	2.5%
Sutter County	64,415	78,930	121,640	2.1%	2.2%

Source: US Census 1990, 2000, SACOG Projections 2001 (2020 projections)

Age and Race

Table 3.1-2 shows the estimated distribution of residents by age group within Yuba City. According to the 2000 U.S. Census, 31 percent of Yuba City residents were under the age of 20. The majority of residents (56 percent; 20,551 people) were between the ages of 20 and 64, and constitute the City's workforce-age population. Elderly residents (age 65 or greater) comprised 12 percent of the population. The 2000 age distribution in Sutter County was similar to that in Yuba City; the median age for County residents is approximately two years older than for Yuba City. There has been little change in both Yuba City's and Sutter County's age distributions between 1990 and 2000; both populations have aged slightly.

The racial diversity of Yuba City's population is similar to the wider Sutter County population. According to the 2000 U.S. Census, 67 percent of Yuba City residents were White, 3 percent were African American, 6 percent were Asian Indian, and 3 percent were other Asian. 25 percent

of all residents were of Latino or Hispanic origin.¹ Over the last 10 years, the racial composition of both the City and County populations have changed – all groups grew in absolute number, but there was a smaller proportion of White residents and greater proportions of all other groups among residents in the year 2000.

Table 3.1-2: Age Distribution in Yuba City (2000)

<i>Age Group</i>	<i>Population</i>	<i>Percent of Total</i>
Under 5 years	2,981	8%
5 – 14 years	5,991	16%
15 – 19 years	2,747	7%
20 – 24 years	2,871	8%
25 – 34 years	5,469	15%
35 – 44 years	5,337	15%
45 – 54 years	4,175	11%
55 – 64 years	2,699	7%
65 – 74 years	2,193	6%
75 years and over	2,295	6%
Total	36,758	100%

Note: Items may not sum to total due to rounding.

Source: 2000 U.S. Census

3.2 HOUSEHOLDS

The number of households in Yuba City increased at a slower rate than the City's population during the last decade due to a rise in average household size, a trend that will probably not continue over the coming 20 years. Table 3.2-1 illustrates household growth trends through the year 2020. The number of households within Yuba City increased from 10,583 in 1990 to 13,290 in the year 2000, or about 2.3 percent annually. Both annual population growth and housing unit construction are anticipated to maintain average annual growth rates of 2.5 percent through year 2020. SACOG projects that the average Yuba City household will fall slightly to about 2.67 persons per household by the year 2020.

¹ Latino or Hispanic was not a separate race category in the 2000 U.S. Census. All persons who were reported as Latino or Hispanic were also reported as belonging to another racial category.

Table 3.2-1: Household Growth Trends in Yuba City

	1990	2000	Projected 2020	Annual Growth 1990-2000	Annual Growth 2000-2020
Total Population	27,437	36,758	59,910	3.0%	2.5%
Total Households	10,583	13,290	21,984	2.3%	2.5%
Total Housing Units	11,068	13,912	22,807	2.3%	2.5%
Average Household Size	2.54	2.70	2.67		

Source: U.S. Census (1990, 2000 estimates), and SACOG Projections 2001 (2020 projections).

Housing Tenure

Table 3.2-2 shows the number of vacant and occupied housing units in Yuba City, as well as the rate of home ownership. According to the 2000 U.S. Census, 47 percent of households owned their homes and 53 percent rented. This was much lower than the 62 percent homeowners and 38 percent renters estimated for Sutter County.

Vacancy rates in the City indicate a shortage of owner-occupied housing. The 2000 U.S. Census reported that the overall housing vacancy rate in Yuba City was 4.5 percent: 1.4 percent for owner-occupied units and 4.7 percent for rental units. This reflects a similar housing market to what existed during the 1990 U.S. Census. A vacancy rate of three percent generally is considered normal for owner-occupied housing, as is a vacancy rate of five percent for rental housing. At normal vacancy rates, housing and rent prices tend to be more stable due to a more balanced supply and demand for housing.

Table 3.2-2: Housing Units by Tenure in Yuba City (2000)

	Housing Units	Percent of Occupied	Percent of Total
Occupied	13,290	100%	96%
Owner	6,293	47%	
Rental	6,997	53%	
Vacant	622		4%
Total	13,912		100%

Source: 2000 U.S. Census

In 2000, the greatest portion of Yuba City's households were married couple families. As seen in Table 3.2-3, 48 percent of Yuba City households were married couples either with or without children. Single-person family households made up 19 percent of the City's households, and 33 percent of Yuba City households were non-family households. Thirty-seven percent of households were families with children, a majority of which were married couple families with children. The average family size was 3.28 persons per family, which was larger than the average household size of 2.70 persons per household.

Table 3.2-3: Household Types in Yuba City (2000)

<i>Household Type</i>	<i>Households</i>	<i>Percent of Total</i>
Family Households	8,947	67%
With Own Children	4,877	37%
Married Couple Families	6,329	48%
With Own Children	3,165	24%
Female Householders	1,907	14%
With Own Children	1,285	10%
Male Householders	711	5%
With Own Children	427	3%
<i>Average Persons per Family</i>	3.28	
Non-family Households	4,343	33%
Total Households	13,290	100%
<i>Average Persons per Household</i>	2.70	

Note: Items may not sum to total due to rounding.

Source: 2000 U.S. Census

There was a notable difference between household types and sizes in the City of Yuba City versus Sutter County. According to the year 2000 U.S. Census, about 74 percent of households in Sutter County were families, with most of those being married couples. Thirty-eight percent of households were families with children, and 26 percent were non-family households. Average household size was 2.87 persons; families averaged 3.35 persons.

3.3 EMPLOYMENT

Yuba City is in the interesting position of being both an employment center for the Yuba-Sutter region and a bedroom community to Sacramento, the California state capital. Employment growth has increased at a faster rate than population growth over the last 10 years and the City now contains more jobs than employed residents, the reverse of the situation in 1990. Table 3.3-1 shows employment growth trends for the City and Sutter County.

Yuba City's job base grew by an average of 4.4 percent annually between 1990 and 2000, whereas the City's employed residents increased by approximately 1.2 percent annually. SACOG projects a significant decrease to 2.3 percent annual employment growth within Yuba City to the year 2020. Sutter County has seen more modest annual employment growth in the last 10 years (2.1 percent), and its job creation is expected to remain constant in the coming years.

Despite being a regional employment center, many residents of Yuba City are employed in Sacramento, the region's strongest importer of workers. According to SACOG, the City and County of Sacramento were home to 259,501 and 541,489 jobs, respectively, in the year 1999. Residential commute patterns further demonstrate that Yuba City is a bedroom community for neighboring job centers; the 1990 U.S. Census estimated that 51 percent of Yuba City's employed residents worked outside the City, and 41 percent worked outside Sutter County.

Table 3.3-1: Employment Growth Trends in Yuba City and Sutter County

	1990	2000	Projected 2020	Annual Growth 1990-2000	Annual Growth 2000-2020
Yuba City					
Employed Residents	11,930	13,410		1.2%	
Total Jobs	11,005	16,914	28,423	4.4%	2.6%
Jobs/Employed Residents' Ratio	0.92	1.26			
Jobs/Housing Unit Ratio	1.03	1.24	1.25		
Sutter County					
Employed Residents	28,600	32,100		1.2%	
Total Jobs	23,556	29,077	45,238	2.1%	2.2%
Jobs/Employed Residents' Ratio	0.82	0.91			
Jobs/Housing Unit Ratio	0.72	0.85	0.91		

Source: CALMIS (employed residents estimates) and SACOG (jobs and jobs/housing estimates).

Jobs/Employed Residents and Jobs/Housing Ratios

The jobs/employed residents' ratio is a comparison of total jobs in the City to the number of employed residents who live in the City (but could be working either in the City or in surrounding jurisdictions). A jobs/employed residents' ratio of greater than one suggests a net in-commute of workers into the City; a ratio of less than one suggests a net out-commute. Yuba City's jobs/employed residents' ratio of 1.26 in year 2000 suggests that despite the public perception of Yuba City as a bedroom community to Sacramento, it is an employment center for other communities in the Yuba-Sutter region.

Since the number of jobs in Yuba City increased at an average annual rate of 4.4 percent over the last decade, compared with a 3.0 percent average annual growth rate for the City's population, the City had a job surplus in the year 2000 – 16,914 jobs compared with 13,410 employed residents. The jobs/employed residents' ratio for Sutter County was 0.91 in year 2000. Historic and projected Jobs/Housing Unit Ratios provided by SACOG demonstrate this trend continuing, albeit more slowly, until the year 2020.

3.4 INCOME AND HOUSING COSTS

The approximate median household income for Yuba City was \$23,491 according to the 1990 U.S. Census. This was lower than the median household for Sutter County, which was reported to be \$27,096. It is also substantially lower than the Sacramento median household income of \$32,297. The Center for Economic Development at CSU Chico reports that for 1997, the year for which data was most recently available, the Sutter County median household income was \$33,775. Though the exact numbers for household income have not been reported from the 2000 census, the trend of median household income being lower-than-average for Sutter County and lower still for Yuba City should be noted.

Housing Affordability

Both household incomes and housing costs in the City have risen very slowly over the last 10 years. According to the Sutter-Yuba Association of Realtors, housing prices in Yuba City rose 16 percent between 1991 and the third quarter of 2001.² Federal regulations and guidelines define the maximum annual amount that each household can feasibly spend on housing costs (e.g., mortgage, rent, utilities) as 30 percent of gross household annual income. Income categories, as defined by the State Department of Housing and Community Development (HCD), include:³

- **Very Low:** Households with income less than 50 percent of the County's area median income.
- **Low:** Households with income between 50 and 80 percent of the County's area median income.
- **Moderate:** Households with income between 80 and 120 percent of the County's area median income.
- **Above Moderate:** Households with income over 120 percent of the County's area median income.

HCD bases its income categories on those defined by the U.S. Department of Housing and Urban Development (HUD). Both Sutter and Yuba Counties are in the lowest income tier of California counties. Table 3.4-2 shows housing costs distributed by income categories for Sutter County, reflecting the income categories described above. A Moderate income household in Sutter County, earning between \$30,900 and \$46,300 in 2001, can expect to pay between \$770 and \$1,160 in monthly housing costs.

Table 3.4-2: Monthly Housing Costs by Income Category for Sutter County (2001)

<i>Income Category</i>	<i>Annual Income*</i>	<i>Maximum Monthly Housing Costs</i>
Very Low	< \$19,300	< \$480
Low	\$19,300 - \$30,900	\$480 - \$770
Moderate	\$30,900 - \$46,300	\$770 - \$1,160
Above Moderate	> \$46,300	> \$1,160

* Based on FY 2001 Sutter County Area Median Income (AMI) of \$38,600 for a four-person household.

Note: All amounts are in 2001 dollars.

Source: California Department of Housing and Community Development, 2001 Income Limits, and Dyett & Bhatia, 2001.

Housing Costs

According to the Sutter-Yuba Association of Realtors' third-quarter 2001 average home sale prices, the average home price in Yuba City was \$148,300, about 14 percent less than the median home price in Sutter County as a whole (\$172,600).⁴

² Fourth-quarter 2001 numbers were not available as of January 2002.

³ Income categories are based on a four-person household. Adjustments are made for households with fewer or greater than four people.

⁴ Judith Kennedy, Sutter-Yuba Association of Realtors, personal communication, December 18, 2001.

Assuming a 10 percent down payment, a 30-year mortgage, and an interest rate of 6.5 percent, monthly mortgage payments on a \$148,300 home would be about \$850. The gross annual income required to afford such a home (assuming no more than 30 percent of gross income is spent on housing) is at least \$34,000. Additional homeowner costs (taxes, insurance, closing costs and maintenance) may require an even greater income, as would any additional debt. A four-person household in Yuba City would need to be within the Moderate or Above Moderate income categories in order to afford a median-priced home in Yuba City with the preceding mortgage scenario. Such a household would also need \$14,830 in cash to make the 10 percent down payment.

Based on the annual income ranges for each category and the aforementioned assumptions, very low income (VLI) families would be able to afford homes selling for \$85,000 or less, low income (LI) families would be able to afford homes selling for \$125,000 or less, and moderate income (MI) families would be able to afford homes selling for \$200,000 or less. According to the Sutter-Yuba Association of Realtors, 12 percent of the 837 homes sold in 2001 were affordable to VLI families, an additional 32 percent were also affordable to LI families, and another 47 percent were affordable to MI families; in total, 90 percent of homes sold in Yuba City were affordable to some degree.

Information is not available on how many of these units were built recently; nonetheless, it appears likely that the private market and existing programs will be able to satisfy Yuba City's regional housing needs determination for moderate income-affordable units and much of the need for low income-affordable units.

The most recent governmental figures on apartment rents come from the Yuba City Administration Department's Apartment Survey in January 2000, which reported a median one-bedroom apartment rental rate of \$358 and a two-bedroom apartment rental rate of \$427 in Yuba City, both showing a decline in rates since 1995. A review of rental housing advertisements in the Yuba-Sutter Appeal-Democrat (December 2001) suggests an average monthly one-bedroom apartment rental rate of \$410 and a two-bedroom apartment rental rate of \$540.⁵ While this does represent a much more affordable rental climate than the California average, a four-person household within the Very Low Income category would probably not be able to afford the average two-bedroom apartment in Yuba City.

Overpayment

The 1990 U.S. Census estimated that approximately 70 percent of Very Low and Low-income households were overpaying for rental housing, and that 39 percent were overpaying mortgage costs (see Table 3.4-3). Furthermore, 15 percent of Moderate and Above Moderate-income households were overpaying for rental housing, and 7 percent were overpaying mortgage costs. A total of 3,416 households (or 35 percent of all households) in Yuba City were paying housing costs that exceeded 30 percent of their incomes in 1990.

⁵ While there were few advertisements than would probably make a representative sample, these numbers correspond very well with the HUD-established fair market rents in Section 5.1: Section 8 Housing.

Table 3.4-3: Overpayment of Housing in Yuba City (1990)

	Very Low & Low	Percent of Very Low & Low	Moderate & Above	Percent of Moderate & Above	Total
Owner-occupied Units	765	100%	2,846	100%	3,611
Acceptable (<30% of Income)	450	59%	2,408	85%	2,858
Overpayment (>30% of Income)	298	39%	438	15%	736
Rental Units	3,550	100%	2,696	100%	6,246
Acceptable (<30% of Income)	936	26%	2,485	92%	3,421
Overpayment (>30% of Income)	2,492	70%	188	7%	2,680

Note: Items may not sum to total due to rounding. Occupied housing units for which there was no income data were not included.

Source: 1990 U.S. Census.

3.5 LOCAL HOUSING SUPPLY

According to U.S. Census data, Yuba City's housing supply increased by 26 percent from 11,068 to 13,912 between 1990 and 2000. SACOG projects the City to have 22,807 housing units in the year 2020.

New housing unit construction in Yuba City since 1991 has been predominantly, if not exclusively, composed of single-family homes. The City's Housing and Redevelopment Department states that no market rate apartment complexes and no mobile home parks have been constructed in the past ten years and no new spaces were added to existing mobile home parks. Anecdotal evidence suggests that the reason so little (if any) multi-family housing has been constructed is due to its marginal profitability and an increasing demand for single-family detached homes.

Table 3.5-1 shows that approximately 46 percent of total housing units are sale (owner-occupied) units and 53 percent are rental units. Of the 6,383 sale units, approximately 1.4 percent are currently vacant; whereas approximately 4.7 percent of the rental units are vacant. An additional 123 housing units (0.9 percent of total) are vacant for seasonal, recreational, and other uses.

Table 3.5-1: Housing Units by Tenure (2000)

	Housing Units	Percent of All Units	Percent of Sale or Rental Units
Total Housing Units	13,912	100%	n/a
Total Sale Units (Occupied and Vacant)*	6,383	46%	100%
Vacant - For Sale	90	0.6%	1.4%
Total Rental Units (Occupied and Vacant)	7,345	53%	100%
Vacant - Rental	348	2.5%	4.7%
Vacant - Rented or sold, not occupied	61	0.4%	n/a
Other Vacant (Seasonal, recreational, etc)	123	0.9%	n/a

* These are units intended for owner-occupancy.

Source: 2000 U.S. Census

Unfortunately, 2000 U.S. Census data regarding housing supply characteristics will not be released until mid-2002. Therefore, a majority of the housing supply information detailed below is based on 1990 U.S. Census data.

Age and Condition

According to the 1990 U.S. Census, 58 percent of Yuba City's housing units were built between 1950 and 1979. Of the remainder, the majority (25 percent of all housing units) were built from 1980 to 1990. The remaining 17 percent were built before 1950. The median year built for residential structures was 1971 in Yuba City and 1967 in California overall; accounting for current and programmed growth, Yuba City will continue to have a younger-than-average housing stock.

The most recent inventory of housing conditions in Yuba City was published in 1989. Dwellings were evaluated visually in terms of the condition of the foundation, roofing, siding, windows, and doors. In that report, 26 percent of all housing units were identified as substandard to some degree: half of those were in need of minor rehabilitation (structurally sound, but showing deferred maintenance) and one percent of substandard units were dilapidated (all rated systems need repair, compliance with Uniform Building Code not cost effective).

Within the redevelopment area, the proportion of substandard housing was more than twice as high as in the overall City (58 percent). Units in need of at least moderate rehabilitation (involving repair in more than one rated system) made up 33 percent of redevelopment-area units, 2.5 times the citywide proportion. Relative proportions of substandard housing units in the City and redevelopment area are shown in Table 3.5-2.

Table 3.5-2: Substandard Housing Units in Yuba City by Degree of Maintenance Needed (1989)

	<i>All Units</i>	<i>All Substandard Units</i>	<i>Redevelopment Area Units</i>	<i>Redevelopment Area Substandard Units</i>
Numbers of Units	10,472	1,406	1,137	656
Minor	13%	52%	24%	42%
Moderate	11%	41%	30%	53%
Substantial	2%	6%	2%	3%
Dilapidated	0.3%	1%	1%	2%
Total Substandard	26%	100%	58%	100%

Source: Rural California Housing Corporation, *Housing Conditions Report 1989*

Many of the City's older homes—any home built before 1978, but particularly those built before 1950—are at risk of containing lead-based paint. Lead can cause brain and nervous system damage in young children who can ingest deteriorated interior or exterior lead-based paint either intentionally or inadvertently through normal play activities. The Sutter County Health

Department started the Childhood Lead Poisoning Prevention Program in 1999 funded by the California Department of Health Services.⁶

Unit Size

Table 3.5-3 shows the distribution of Yuba City's housing units by size of structure, according to the 1990 U.S. Census. A majority of all housing units were single-family structures (51 percent) – 46 percent of all units were single family detached structures, while six percent were attached single family homes (for example, duplexes or townhouses). Forty-four percent of all housing units were located in multi-family structures (those with two or more units per structure).

Table 3.5-3: Housing Units by Size in Yuba City (1990)

	<i>Housing Units</i>	<i>Percent of Total</i>
1 Unit Structure	5,671	51%
Detached	5,039	46%
Attached	632	6%
2 Unit Structure	307	3%
3-4 Unit Structure	1,121	10%
5-9 Unit Structure	610	6%
10-19 Unit Structure	742	7%
20-49 Unit Structure	1,254	11%
50+ Unit Structure	714	6%
Mobile Home or Trailer	494	4%
Other (Houseboat, etc.)	155	1%
Total	11,068	100%

Note: Items may not sum to total due to rounding.

Source: 1990 U.S. Census

3.6 SPECIAL NEEDS GROUPS

To ensure provision of adequate housing for all people, the City must consider the housing available for those residents with special needs – disabled, female-headed households, large families, seniors, and the homeless. Local shelter requirements for these special groups may point to the need for “accessible”, larger or smaller, secure, and/or affordable housing.

Overcrowding

Overcrowding reflects the inability of families to afford larger homes. It is defined as more than one person per room in a housing unit. The U.S. Census includes living rooms, dining rooms, bedrooms, kitchens, finished attics and basements, recreation and family rooms, permanently enclosed porches, and rooms used for offices in the definition of “room.”

⁶ City of Yuba City 5-Year Consolidated Plan 2000-2005.

According to the 1990 U.S. Census, Yuba City had 905 housing units with more than one person per room. This represented seven percent of all occupied units within the City. Overcrowded units represented a much greater proportion of rental versus owner-occupied units, with 12 percent of all occupied rental units overcrowded compared with three percent of all owner-occupied units. This disparity suggests that lower-income families who were unable to afford larger homes were also more likely to rent housing.

Persons with Disabilities

The 1990 U.S. Census found that 16 percent (3,107 persons) of the City's working age (16 years and older) population had a work disability, over two-thirds of whom were prevented from working by their disability. The 1990 U.S. Census also indicated that an additional 2.4 percent of the City's working age population had some kind of mobility limitation. Applying these proportions to SACOG's year 2020 population projections results in a disabled population of approximately 9,500, as well as 1,450 people with mobility limitations, in the year 2020.

The special housing needs of disabled persons include accessible housing units in close proximity to public services and commercial centers, with special design features that alleviate the disability. State law requires that all rental apartments containing five or more dwelling units are made accessible and adaptable to disabled persons. The City applies standard conditions of approval to residential development projects that reflect this mandate. The FREED Center for Independent Living in Marysville is a non-profit organization that promotes independent living for people with disabilities. Its mission is to eliminate barriers to full equality for people with disabilities through programs which promote independent living and effective systems changes, while honoring dignity and self determination. In order to accomplish this mission they offer a variety of services in Yuba and Sutter Counties, as well as Nevada County. The services range from providing in-home assistance to providing free internet and computer access to providing used wheelchairs and medical supplies to the disabled. The services available in Yuba and Sutter counties include information and referral on products, services, equipment, training, legislation, and civil rights; personal assistance services; advocacy services; peer support services; and independent living skills training.

Because many disabled people are unable to work as a result of their disability, the availability of housing affordable to Very Low, Low and Moderate income households is an important factor. Within the City, there are approximately 70 beds in group homes and other facilities for the disabled and mentally ill. The majority (55 beds) are located at Sierra Vista, a state-run skilled nursing facility for the mentally disabled; the remainder (15 beds) are provided by Chestnut Commons, a board and care facility for the physically disabled. Approximately nine percent of all households on County's Section 8 Housing Choices Voucher Program waiting list are disabled households. FREED staff note that despite this concentrated need, existing low-income housing is infrequently disabled-accessible and has little likelihood of being renovated and retrofitted.⁷

⁷ Jeff Neidich, FREED Independent Living Specialist, personal communication, 2 August 2002.

Female-Headed Households

2000 U.S. Census data showed that ten percent of all households (1,285 households) in Yuba City were headed by women with children under the age of 18. Female-headed households are considered a special needs group because of the higher incidence of poverty in these households as compared with all families. The U.S. Census Bureau uses a set of household income thresholds that vary by family size and composition to determine who is poor. If a family's total income is less than that family's threshold, then every member of that family is considered poor. In the year 2000, the estimated poverty threshold for a family of four was \$17,760.

Of the estimated 1,480 female-headed families in 1990, 40 percent had household incomes below the poverty level and nearly all of those had children under the age of 18. Comparatively, only 15 percent of all families in Yuba City had household incomes below the poverty level. Female-headed households need housing affordable to Very Low and Low income families, in areas suitable for child-rearing, and with access to transit networks, schools and parks, and daily services.

Large Families-

In the year 2000, 13 percent of the total number of households in Yuba City contained five or more people. Of these large households, approximately 47 percent were owner-occupied and 53 percent were renters (see Table 3.6-1). Applying the year 2000 proportion of large households to SACOG's year 2020 housing unit projection for Yuba City results in a total of approximately 7,800 large households in the year 2020.

Table 3.6-1: Large Households by Tenure in Yuba City (2000)

	<i>Households 1-4 Persons</i>	<i>Large Households (5+ Persons)</i>	<i>Percent of Large Households</i>	<i>Total Households</i>
Households	11,528	1,762	100%	13,290
Owner	5,467	826	47%	6,293
Rental	6,061	936	53%	6,997
Percent of Total	87%	13%		100%

Note: Items may not sum to total due to rounding.

Source: 2000 U.S. Census

Finding rental housing with higher than average bedroom counts is a typical problem for large families, especially those with lower income levels. In Yuba City, only two percent of rental units (126 units) had four or more bedrooms in 1990, and 13 percent (824 units) had three bedrooms. According to year 2000 U.S. Census data, 936 renter households (13 percent) had five or more people, indicating that overcrowding may be a problem for large households that rent. Of the 447 households that were on the County's Section 8 Housing Choices Voucher Program waiting list in January 2002, 13 percent (59 households) were large families.

Seniors

In 2000, seniors (persons age 65 or older) constituted 12 percent of Yuba City's population, and headed 20 percent of the City's households. As shown in Table 3.6-2, the 2000 U.S. Census

estimated that approximately 68 percent of senior households lived in owner-occupied housing units, and 32 percent lived in rentals. In comparison, a much greater proportion of the City's non-senior households (58 percent) rented their homes. Additionally, the 2000 U.S. Census reported that most senior households in Yuba City are married-couple families (40 percent), followed by female householders living alone (37 percent).

Table 3.6-2: Senior Households by Tenure (2000)

	<i>Householder 15-64 yrs</i>	<i>Senior Householder (>65 yrs)</i>	<i>Percent of Senior Householders</i>	<i>Total Households</i>
Households	10,576	2,714	100%	13,290
Owner	4,434	1,859	68%	6,293
Rental	6,142	855	32%	6,997
Percent of Total	80%	20%		100%

Note: Items may not sum to total due to rounding.

Source: 2000 U.S. Census

Seniors who own their own homes often have limited incomes, but substantial amounts of home equity. While the Home Equity Conversion Mortgage (the oldest and most popular government-insured reverse mortgage) is available to homeowners 62 or older, there are no federally-certified housing counseling agencies (HCAs) in Sutter County. The nearest HCAs are in Chico and Sacramento, forty miles away to the north and south, respectively.

Seniors often have difficulty finding housing because of fixed incomes, limited mobility, and the need for relatively easy access to health and convenience services. The Yuba City Senior Center provides classes, programs, workshops, a library, general assistance and meal services to Yuba City's elderly population. More than 100 adults use the facility on a daily basis.

For those seniors who are no longer able to live independently for financial or physical reasons, there are several shared or assisted living options available in Sutter County. Approximately 31 percent of Section 8 households are senior citizen households.

There currently are no subsidized senior board and care facilities in the City. Table 3.6-3 lists all senior housing facilities located in Yuba City in 2001. These include three unsubsidized board and care and three unsubsidized skilled nursing facilities, as well as six independent living facilities ranging from unsubsidized to extremely low income-eligible. A total of 657 beds were available within Yuba City in all senior housing facilities. Seventy-six of these units have been built since 1992: 28 at Town Center Senior Manor and 48 at The Courtyard.

Table 3.6-3: Senior Housing Facilities in Yuba City (2001)

<i>Facility Name</i>	<i>Facility Type</i>	<i>Number of Beds or Units</i>	<i>Subsidized/Affordable Beds or Units</i>
Moore Mansion	Board and care	6	None
Summerfield	Board and care	99	None
The Courtyard	Board and care	48	None
Emmanuel Health Care	Skilled nursing	151	None, but will take Medicare patients
The Fountains	Skilled nursing	99	None
Sun Bridge	Skilled nursing	59	None, but will take Medicare patients
Sutter Estates	Independent living	68	None
Richland Housing Center	Independent living	14	Income eligibility: extremely low income (below 30% of MFI)
River City Manor	Independent living	3	Income eligibility: extremely low income (below 30% of MFI)
Percy Avenue Apartments	Independent living	8	Income eligibility: 60% of MFI 2 units at 50% of MFI
Town Center Senior Manor	Independent living	28	Income eligibility: 50% of MFI 6 units at 40% of MFI
Sutter Village	Independent living	74	Income eligibility: Section 8
Total Senior Housing Beds		657	

Source: City of Yuba City Housing and Redevelopment Agency, December 2001.

Homeless

The causes of homelessness are diverse, but primary contributors include lack of affordable housing, jobs with inadequate wages, substance abuse, mental or physical illness, and domestic violence. There is no official count of homeless people in Yuba City. Specific resources and facilities in Yuba City and Marysville attract persons with different kinds of needs.

The City facilitates the Yuba Sutter Homeless Consortium, a group of representatives from area homeless service providers whose goal is to identify homeless needs in effort to provide comprehensive services throughout the community. In August and September 2002 the Consortium completed it's first trial homeless data collection project that indicated nearly 450 persons who were homeless or at-risk of losing their housing in Yuba and Sutter Counties. The Consortium will resume it's homeless data collection in April 2003 and will use the data to plan for adequate services and apply for additional funds that would be distributed amongst the participants of the Consortium.

Shelters and transitional housing are the two types of housing programs for the homeless in Yuba City. Shelters are available for local residents in need of emergency or long-term housing. Transitional housing programs provide shelter to transients who typically only require emergency or short-term housing (see Table 3.6-4).

Table 3.6-4: Yuba City Homeless Resources and Facilities

<i>Facility Provider</i>	<i>Type of Units</i>	<i>Length of Stay</i>	<i>Capacity</i>
Shelters			
Christian Assistance Network	Local motels and rentals	2 weeks to 1 month	N/A
Sutter County Social Services Department	Local motels	16 nights	N/A
Twin Cities Rescue Mission	Shelter beds	5 days	44 beds
Salvation Army Depot Family Crisis Center	Shelter beds	60 days	12 rooms 58 beds
House of Hope	Shelter beds	90 days	6 beds
Casa de Esperanza	Shelter beds	30 days	30 beds
Transitional Housing			
House of Ruth	Apartments	12 to 18 months	15 units
Cooper Commons	Apartments	18 months	10 units
Veterans Assistance Program	Private apartments	None specified	25 units
Salvation Army Depot Family Crisis Center	Manufactured housing unit	2 years	1 unit
Sutter Community Affordable Housing	Apartments	18 months	5 units

Source: CDBG Yuba City 5-Year Consolidated Plan 2000.

The Consolidated Area Housing Authority of Sutter County provides long-term housing for county residents, with a required preference to families or individuals meeting certain financial requirements who suddenly become homeless due to disaster or eviction. However, this requirement is not always able to be met. The Housing Authority's units are nearly always occupied, leaving little or no room for those who suddenly become homeless. Also the Housing Authority mainly provides long-term housing as opposed to the short-term housing required by disaster or eviction victims. Those seeking short-term assistance must go to one of the several private, nonprofit organizations. The primary organizations providing such assistance locally are the Christian Assistance Network, the Twin Cities Rescue Mission, the Salvation Army Depot Family Crisis Center, Casa de Esperanza, and the Veteran's Assistance Program.

The Sutter County Welfare Department also provides up to 28 days of housing for the homeless. Yuba City has contracts with local motels in order to provide housing. The Sutter County Social Services Department provides homeless shelter and assistance for up to 16 nights in local hotels. They serve approximately 12 to 16 persons in Yuba City per month in the winter, fewer in the summer.

The Christian Assistance Network (CAN) provides shelter and financial assistance to needy families and individuals via referrals from area Christian churches on a one-time only basis. They provide local motel rooms and rentals for a maximum stay of two weeks or financial assistance equal to that of one month's rent for victims of fire or eviction. CAN also provides temporary shelter for transients for up to three days in area motels. Due to limited funds CAN often refers requests for assistance to the Salvation Army.

The Twin Cities Rescue Mission provides shelter and meals for up to 5 days. They have a total of 44 beds but are reported to need more. In the cold months the shelter houses 45 to 50 people a night and feeds an additional 50 to 55 people each day. The Mission is located in Marysville and is supported by private donations.

Casa de Esperanza provides shelter for battered women and children. The shelter also provides a crisis hotline for battered women. The shelter opened in 1977 and is the only shelter located in Yuba City. They provide moderate-term housing extending to 60 days, with an average stay of 30 days. The shelter has 45 beds but admits anyone who is in need of help. Those who stay at the shelter are typically considered to be low-income persons, however no one is turned away because of financial status. The shelter is handicapped accessible and is partially funded through private donations.

The Salvation Army Depot Family Crisis Center provides priority shelter for families and single women for a maximum of six months. The capacity includes 12 rooms with a total of 58 beds for low-income persons. The Center provides meals and is usually full. The Salvation Army Depot Family Crisis Center also provides transitional housing for up to two years. The Center provides one three-bedroom unit owned by the Housing Authority and managed by the Salvation Army. The family receives both services and a Section 8 voucher.

Sutter Community Affordable Housing (SCAH), a local non-profit, provides five units of transitional housing at the Yolo/Heiken Apartments. Occupants must be low-income and are placed in transitional housing by referral; there is no waiting list. Occupants receive services and a Section 8 certificate.

The House of Hope is a shelter for homeless men operated by Praise Chapel Church in Yuba City. Occupants are allowed a maximum of four months stay. The shelter has a total capacity of six shelter beds.

The most recent developments in transitional housing include: The House of Ruth, developed by Glad Tidings Church, to provide homeless women and children up to eighteen months stay in an apartment complex managed by an on-site case worker; and Cooper Commons, a transitional housing facility owned and operated by Community Resources & QuEST for use by homeless persons with developmental disabilities for up to eighteen months.

Farm Workers

Sutter County's economy has historically been based on agriculture and there is a great need to provide housing to agricultural workers, who are often from low-income families that cannot afford other rental housing. Despite trends toward farm mechanization over the past few decades, the Housing Authority states that demand for farmworker housing has remained constant since 1990, with fluctuations mainly following changes in crops and poor growing years. Separate housing projects have been developed for seasonal farmworker families, who reside permanently in the Yuba City area (though individual workers may travel to other areas to work in the off-season), and migrant workers, who only stay in the Yuba City area for part of the year.

According to the SACOG Regional Housing Needs Plan 2001, data from 1995-1996 indicates that there are an estimated 6,564 migrant farmworkers and 7,613 seasonal farmworkers in Sutter

County, totaling 14,177 workers. Farmworker households (workers and nonworkers) comprise an estimated total of 25,228⁸ people.

Providing housing for farmworkers in an urban environment raises unique concerns. Logistically, workers might not have access to their own means of transportation and a balance must be found between access to their worksites (outside the city) and access to services (most frequently within the city). Politically, neighborhoods are often reticent to accommodate a large influx of assisted-housing residents. The County and City are jointly responsible for providing housing to farmworkers, and as both government and nonprofit sources state, a specific quantification of the City's allocation is impossible. The City and County will work in concert with each other, the Housing Authority, nonprofits, and the farm industry to find and acquire suitable sites for development.

The Consolidated Area Housing Authority of Sutter County maintains 180 Farmers Home rental units of two-, three-, and four-bedroom farmworker housing in the City. Vacancy rates are usually around two percent; the waiting list as of October 31, 2001, had 19 families. On July 17, 2002, the waiting list was estimated at four families.⁹ There is also a migrant farm labor project of 79 units in the SOI, owned by the State of California and operated by the Housing Authority for up to six months a year. The Housing Authority does not officially keep track of vacancy for migrant worker housing, but expects all units to be filled in 2002.

Mahal Plaza, within the city limits, was built by the nonprofit California Human Development Corporation (CHDC) and includes 98 two-, three-, and four-bedroom units of rental housing with high priority given to farmworker families. Ten units are accessible to persons with disabilities. Mahal Plaza was completed in two phases, with 52 units opening in 1990 and the remaining 46 units opening in 1997. Project funding is provided by USDA Rural Development (which replaced the now-defunct Farmers Home Administration), the California Department of Housing and Community Development, and the Housing Assistance Council. Waitlists are organized by unit size, with smaller units generating more demand. On July 24, 2002, there were 20 families waiting for two-bedroom units, three families waiting for three-bedroom units, and one family waiting for a four-bedroom unit. There is currently one four-bedroom unit vacant. Non-farmworker families are also accepted, but at a lower priority; five non-farmworker families are currently in Mahal Plaza units.¹⁰

All public- and nonprofit-owned farmworker housing in the Yuba City area is targeted to farmworker families; the needs of single farmers are not explicitly addressed. While single farmworkers have less opportunity to benefit from public and nonprofit housing, they do have the advantage of higher mobility and are more likely to secure on-site housing.

Privately owned migrant quarters are maintained on individual farms in rural areas of the County. The Sutter County Zoning Code allows on-site farm housing for workers employed on the premises to be established without formal approval requirements by the Planning Commission or

⁸ Sacramento Area Council of Governments, *Regional Housing Needs Plan*, May 17, 2001, p G-7.

⁹ Bill Rosenberger, Consolidated Area Housing Authority, personal communication, 17 July 2002.

¹⁰ Mahal Plaza staff, personal communication, 25 July 2002.

the Board of Supervisors in agricultural areas. These units generally provide housing for long-term farm employees.¹¹ The number of these units is unknown, but may be decreasing.

3.7 AT-RISK UNITS

As of 1991, five subsidized projects were at risk of conversion to market-rate. Since then, no new projects have been added to the at-risk list. Table 3.7-1 lists the number of units and status of each of these projects.

The owners of both the Peach Tree Terrace and Spencer Arms apartment complexes have chosen to opt-out of renewing Section 8 project contracts to become market-rate housing. Peach Tree Terrace (a 31-unit apartment complex) opted-out in November 2001; Spencer Arms (64 units) will do so in September 2002. Current residents at Peach Tree Terrace have been given conversion vouchers good through November 2002. At that time, eligible residents can receive an "enhanced voucher," which will cover the difference between the previous, affordable rent and the new fair market rent (FMR), provided that the tenant family continues to contribute at least the amount it was paying prior to the conversion.¹² Once the local Housing Assistance program executes a contract with the affected tenants, this action effectively conserves the units as affordable for those tenants who decide to stay.

Live Oak and Sutter Village have renewed their Section 8 contracts for the next year and do not indicate any probability of converting within the next five years. Consolidated Area Housing Authority records show that only one unit at Live Oak is occupied by Section 8 tenants, and Sutter Village currently has no Section 8 tenants.¹³

Table 3.7-1: Assisted Housing Units Formerly At-Risk of Conversion to Market Rate

<i>Name of Project</i>	<i>Number of Units</i>	<i>Status</i>
Sutter Village	74	Section 8 contract renewed (annually).
Peach Tree Terrace Apartments	31	Opted-out of Section 8 contract in Nov 2001.
Live Oak Apartments	35	Section 8 contract renewed (annually).
Spencer Arms Apartments	64	Will opt-out of Section 8 in September 2002.
Park Terrace Apartments (formerly Queen Ann Apartments)	80	Acquired by Mercy Housing (formerly RCHC). 55-year affordability.
Yolo/Heiken Apartments	5	Used for transitional housing. 55-year affordability.
Town Center Senior Housing	28	Senior housing. 55-year affordability.
Total Units	317	

Sources: Yuba City 5-Year Consolidated Plan, 2000; Yuba City Housing and Redevelopment Department, 2002; Consolidated Area Housing Authority of Sutter County, 2002.

¹¹ Sutter County General Plan 2015 Housing Element, 1996.

¹² HUD Office of Public and Indian Housing, Notice PIH 2001-41.

¹³ Judith Graning, Consolidated Area Housing Authority of Sutter County, personal communication, 10 Apr 2002.

3.8 ENERGY CONSERVATION

Conservation of energy has become an important issue in housing policy because of the rise in energy costs over the last few decades. Energy bills may comprise a substantial portion of monthly housing costs for both owners and renters. California's most recent energy crisis has further emphasized the need for conservation. The residential sector offers an opportunity to achieve energy savings through conservation measures, awareness, and the application of appropriate technology.

The City's Building Division enforces California's Energy Building Code (Title 24) through its plan-checking process. These regulations establish minimum levels of wall, ceiling, and floor insulation, maximum glazing area, minimum glazing U-values, and air conditioner and water heating system efficiencies. The Pacific Gas and Electric Company, Yuba City's primary energy provider, also has a number of monetary incentive programs for energy conservation as well as energy efficient home improvements. Information about these programs is distributed in monthly billing statements from PG&E.

Energy conservation is also addressed through the City's environmental review process. The Negative Declaration or Environmental Impact Report for a development project identifies energy impacts and, if necessary, requires mitigation measures to reduce energy consumption.

4 Land Inventory

This chapter describes existing residential development within the City, and analyzes the amount of vacant land available for future housing development.

4.1 EXISTING LAND USES

The City of Yuba City contains approximately 2,243 acres of residential land. Comprising 40 percent of the City's land area, residential areas consist primarily of single-family neighborhoods. Yuba City also contains 3,350 acres of non-residential uses, representing 60 percent of the City's land area. Fourteen percent of the City's land area consists of commercial and industrial uses, while 13 percent is agricultural land. Table 4.1-1 summarizes existing land uses and their total acreage.

Table 4.1-1: Existing Land Uses in Yuba City (2001)

<i>Land Use</i>	<i>Acreage</i>	<i>Percent of Total</i>
Residential	2,243	40%
Single-Family	1,896	34%
Multi-Family	281	5%
Mobile Home Park	66	1%
Commercial	507	9%
Industrial	305	5%
Agricultural Land	748	13%
Public and Semi-Public	719	13%
Parks and Recreation	127	2%
Schools	111	2%
Transportation, Communication, and Utilities	26	0.5%
Vacant	800	14%
Total Acreage within City Limits	5,586	100%

**Yuba City also has 7256 acres of unincorporated lands within its Sphere of Influence, of which 68 percent is agricultural land.*

Note: Items may not sum to total due to rounding.

Source: City of Yuba City GIS.

Assisted Housing Supply

A Year 2000 Yuba City inventory of assisted rental and owner housing for Low and Moderate income households reported that Yuba City contained 702 units of assisted rental housing (see Table 4.1-2). These units are either owned by the Consolidated Area Housing Authority of Sutter County (Housing Authority), owned by a nonprofit corporation and managed by the Housing Authority, or are privately owned. The Housing Authority does not plan to build any more public housing in the next five years—focusing instead on rehabilitation—but contingent on funding, may propose around 100 moderate, low-income, and senior units for the latter half of the next ten years.

Table 4.1-2: Yuba City Assisted Housing Inventory – Public Housing and Other Assisted Projects

<i>Project Name</i>	<i>Agency</i>	<i>Total Units</i>	<i>Waiting List</i>
Richland Housing Center	Housing Authority	99	Combined waiting list for this project and the next two is 132 households.
River City Manor	Housing Authority	24	See above.
Percy Avenue Apartments	Housing Authority	8	See above.
Town Center Senior Housing	Owned by Sutter County Affordable Housing, managed by Housing Authority	28	16 households.
Three phases of housing, located adjacent to Richland Housing	FmHA Housing, managed by Housing Authority	180	No waiting list, 3.5% vacancy.
Migrant Center	FmHA Housing, managed by Housing Authority	79	No waiting list, but demand is steady.
Sutter Village	Privately owned	74	Six households, one to two months.
Live Oak Apartments	Privately owned	35	30 households on list for 1-bedroom; one year wait. Openings for 2-bedroom.
Peach Tree Terrace	Privately owned	31	12 households on waiting list. One year wait for 2-bedroom, less than 1 year wait for 1-bedroom.
Spencer Arms	Privately owned	64	3 mos. for 1-bedroom, 6 mos. for 2- and 3-bedroom.
Park Terrace	Privately owned	80	No wait for 1-bedroom. Two months for 2-bedroom.
Total		702	

Source: 1995 Yuba City Consolidated Plan, 1992 Yuba City Housing Element, and Vernazza Wolfe Associates, Inc.

As of January 2002, the Consolidated Area Sutter County Housing Authority reported 447 households on waiting lists for all affordable housing programs (including Farmers Home, Section 8, and public housing), with an average wait time of about six weeks.¹⁴ The average yearly turnover of Section 8 housing units is 200 households, and 739 vouchers are available countywide. There are many non-profit housing providers who work in Sutter County, including the California Human Development Corporation, Habitat for Humanity, Mercy Housing California (formerly Rural California Housing Corporation), Sutter County Affordable Housing, and the Community Housing Improvement Program (CHIP).

14 Judith Graning, Consolidated Area Housing Authority of Sutter County, personal communication, 14 January 2002.

4.2 OPPORTUNITY SITES

Table 4.2-1 shows the number of housing units in proposed projects and other vacant residential sites greater than one acre in the City and its service area, arranged from north to south. Figure 4.2-1 shows their locations.

There were 13,912 housing units counted within Yuba City in the 2000 U.S. Census, a majority of which are located in the northwest and south-central portions of the City. Since then, the Walton Annexation has added a population of approximately 7,500 people to the southwestern City. There are approximately 445 acres of vacant residential land at various planned densities within the city limits. Much of this land is in parcels of less than one acre scattered throughout the City and many of these parcels are likely to represent a single housing unit or duplex. There are also 158 vacant residential acres in the remainder of the Sphere of Influence.

An additional 920 housing units in eight residential development projects and 347 units in the Harter Specific Plan are currently in the pipeline or under construction. The projects include 292 units projected for River Oaks East on the north side of Shanghai Bend Road, west of Garden Highway, and 157 units at Masera Ranch on the north side of Lincoln Road, east of Sanborn Road. While Town Center is currently an area undergoing development and a housing project was recently built there, it is not zoned for residential development and no further residential projects are proposed for the area.

While potential housing sites 4, 8, 9, 21, 22, and 23 are not within the current City limits, all except #4 are connected to City infrastructure. Sites 8 and 9 are planned to be annexed soon and the rest are likely to be annexed with the next five to ten years.

Using density assumptions based on current development, 4,175 housing units could be built on the remaining major opportunity sites in and near the City. Combined with the Harter Plan and proposed projects, this totals 5,382 potential new housing units in and around the City. Based on the projects in the pipeline, present low density residential projects tend to cluster around 5 dwelling units per acre. This figure was used as an average for computing the potential for units on sites not defined by projects approved. The average of 20 units per acre for medium-density development is based on the Harter Specific Plan. High-density development is uncommon in Yuba City; only one housing opportunity site (#11) is designated high-density and no projects have yet been proposed for that site. Thirty units per acre was determined as a reasonable average density with regard to surrounding development. This approach recognizes that development in Yuba City has never occurred at maximum allowable densities, but allows for that possibility.

Low-income and assisted housing exists in many parts of Yuba City, with the majority being east of Highway 99 and concentrated around the city center. New low-income units are most likely to be located in the multiple-family opportunity sites (2b, 3b, 7, 9, 10b, 11, 13b, 15, 16, 19, 23b, 24, and 25b), though some single-family sites without pipeline projects (such as 8, 14, 21, 22, 23a, 25a, 25c, 26, 27, and 30) can accommodate low-income single-family homes. The construction of new moderate-income housing in current projects is also likely to free up older, less expensive housing units for lower-income households as higher-income households move into newer residences.

Medium- and high-density projects are pending or approved on sites 9, 10b, 25, and 25b. Site 9 is a developed multifamily site that has recently been annexed that includes 66 units. Site 10b is

part of the Harter Specific Plan and is discussed below. Development applications have been submitted for sites 24 and 25b. Site 24, “Graystone Manor”, proposes 20 age-restricted homes on 3 acres (6.66 units/acre). Site 25b, “River Oaks”, proposes a development intensity of 18 units/acre on its 9.8 acres. Developers remark that development will not occur for this site until prevailing rental rates reach 90 cents/square foot; the break even point for development.¹⁵ A more detailed discussion of rental rates in Yuba City is provided in Chapter 5, Housing Constraints and Resources.

Specific Plans

Three current Specific Plans – the Buttes Vista Specific Plan, the Harter Specific Plan, and the Central City Specific Plan – include proposals for the development of housing in Yuba City. Sites 1, 2a, 2b, 3a, 3b, and 3c are located in the Buttes Vista Specific Plan area; sites 10a and 10b are located in the Harter Specific Plan area, and site 11 is located in the Central City Specific Plan site.

Buttes Vista Specific Plan

Housing sites in the Buttes Vista Specific Plan are predominately single family, low density. Sites 2b and 3b are medium density sites. No development applications have been submitted for these two portions of the Specific Plan area, and the Plan contains no information with respect to timing and phasing.

Several goals and policies are detailed in the plan that address multi-family housing development. Goal 2, Objective A of the Specific Plan states “Promote a variety of housing types within the neighborhood.” Goal 2, Objective A states “Encourage the design of multi-family housing that is appropriately scaled, aesthetically pleasing and functional for a wide range of occupants.”

If applications for development in Buttes Vista are to be approved, consistency with the Specific Plan must be shown and medium density housing will therefore be required. Medium-high density housing, as defined in the Land Use section of the Yuba City General Plan, has a development range of 12-36 units per gross acre. Requiring consistency with the Specific Plan and with the Land Use and Housing Elements of the General Plan will insure a density of approximately 20 units/acre on the areas designated as medium density.

Harter Specific Plan

The Harter Specific Plan site includes both single family, low density residential areas and multi-family, medium density areas. 147 single family units are planned on 32.8 acres. 180 multi family units are planned on nine acres. Timing and phasing will be based on market conditions and demand. As private developers carry out the Harter Specific Plan, consistency with the Specific Plan document and the Yuba City General Plan will be required, thereby insuring the development of both single- and multi- family housing at the densities described in the plan.

¹⁵ Denis Cook, Personal Communication, January 23, 2003.

Central City Specific Plan

The Central City Specific Plan site includes seven “Revitalization Action Areas” that have been identified in central Yuba City. Area 4 “Residential Improvement Zone”, includes housing opportunity Site 11. The strategy for this area, as described in the Specific Plan, is to “allow higher residential densities” as “Proximity to Plumas Street, growth in Central City employment, and the need for additional investment in the area make it logical for upzoning to a multi-unit or townhouse density level. Additional population would support Downtown and address some of the demand for residential development that would otherwise be supported on the City’s perimeter.” The “Residential Areas” diagram included in the Specific Plan illustrates a 12 unit/acre minimum density requirement for portions of Site 11 and a 20 unit/acre minimum density requirement for other portions of the site. A 45 unit/acre maximum permitted density applies to the entire 6.7 acre site. As private developers continue to carry out the Central City Plan, consistency with the Specific Plan document and the Yuba City General Plan will be required, thereby insuring the development of both single- and multi- family housing at the densities described in the plan. Design guidelines provided in the Specific Plan will help encourage the development of the site at the higher end of the density range. Also, conditions attached to Redevelopment Area funding incentives could also require the development of densities in the 30 unit/acre range.

Farmworker Housing

The City encourages the development of farmworker housing in all residential zoning districts, single family or multi-family. Processing procedures and development standards apply as they would in any other residential development without any restrictions on the development of farmworker housing. In addition, processing procedures are streamlined in effort to facilitate the development process.

Table 4.2-1: Housing Opportunity Sites in the Yuba City Urban Service Area

Housing Site #	Acreage	Net Acreage ¹	General Plan Category	Average Density (units per acre) ²	Minimum - Maximum Density (units per acre)	Zoning ³	Potential Units	Status
1 (Buttes Vista West)	36.8	36.8	Low Density Residential	3.4	2 - 8	R-1 SP	125	Project approved
2a	54.3	43.4	Low Density Residential	5.0	2 - 8	R-1 SP	217	Project approved
2b	0.2	0.2	Medium Density Residential	20.0	7 - 30	R-1 SP	4	No project
3a	103.8	83.0	Low Density Residential	5.0	2 - 8	R-1 SP	415	No project
3b	11.9	9.5	Medium Density Residential	20.0	7 - 30	R-3 SP	190	No project
3c	30.0	25.0	Low Density Residential	3.8	2 - 8	R-1 SP	95	Project approved
4	118.0	94.4	Low Density Residential	5.0	2 - 8	County	472	Not annexed
5 (Palisades Phase 3)	8.2	8.2	Low Density Residential	4.0	2 - 8	R-1	33	Project approved
6	7.6	7.6	Low Density Residential	5.0	2 - 8	R-1	38	Project approved
7	7.1	7.1	Medium Density Residential	20.0	7 - 30	R-3	142	No project
8 (annexation)							71	Annexed, project approved
	17.8	14.2	Low Density Residential	5.0	2 - 8	County		
9 (annexation)	3.3	3.3	Medium Density Residential	20.0	7 - 30	County	66	Annexed
10a (Harter Specific Plan)								Project pending
	32.8	32.8	Low Density Residential	4.0	2 - 8	R-1	147	
10b (Harter Specific Plan)								Project pending
	10.0	10.0	Medium Density Residential	20.0	7 - 30	R-3	200	
11	6.7	6.7	High Density Residential	30.0	20 - 45	R-3 SP	201	No project
12 (Del Monte Ranch)	38.5	38.5	<i>no residential designations</i>	3.6	N/A	M-1	139	Project approved
13a	8.3	8.3	Low Density Residential	5.0	2 - 8	R-1	41	No project
13b	14.3	11.4	Medium Density Residential	20.0	7 - 30	R-3	228	No project
14	15.5	12.4	Low Density Residential	5.0	2 - 8	County	62	Project approved
15	21.1	21.1	Medium Density Residential	20.0	7 - 30	R-3	422	No project
16	7.5	7.5	Medium Density Residential	20.0	7 - 30	R-3	150	No project

Table 4.2-1: Housing Opportunity Sites in the Yuba City Urban Service Area

17 (Walton Station)	14.4	14.4	Low Density Residential	4.4	2 - 8	R-I-A	64	Project approved
18 (Masera Ranch)	33.3	33.3	Low Density Residential	4.7	2 - 8	A-H	157	Project approved
19	4.0	4.0	Medium Density Residential	20.0	7 - 30	R-3	80	No project
20 (Westgate Estates)	14.1	14.1	Low Density Residential	5.3	2 - 8	A-H	75	Project approved
21	51.5	25.8	Low Density Residential	5.0	2 - 8	R-I-A	129	Not annexed
22	174.5	104.7	Low Density Residential	5.0	2 - 8	County	524	Not annexed
23a	12.2	12.2	Low Density Residential	5.0	2 - 8	County	61	Not annexed
23b	4.4	4.4	Medium Density Residential	20.0	7 - 30	R-3	88	Annexed, no project
24	3.0	3.0	Medium Density Residential	7.0	7 - 30	R-3	20	Project approved
25a	11.2	11.2	Low Density Residential	5.0	2 - 8	R-I	56	Project approved
25b	9.8	9.8	Medium Density Residential	18.0	7 - 30	R-3	176	Project pending
25c	16.2	12.0	Low Density Residential	5.0	2 - 8	C-2	240	Project approved
26	9.2	9.2	Low Density Residential	5.0	2 - 8	R-I	46	Project approved
27	42.1	20.0	Low Density Residential	5.0	2 - 8	R-I	100	Project pending
28 (Park Vista Phase 2)	16.7	16.7	Low Density Residential	2.1	2 - 8	R-I	35	Project approved
29 (River Oaks Estates)	28.5	28.5	Low Density Residential	10.2	2 - 8	R-I	292	Project approved
30	89.7	44.9	Low Density Residential	5.0	2 - 8	R-I	224	Project approved
31	19.0	10.0	<i>no residential designations</i>		N/A	PF		No project
Total ⁴	1,077.6	834.7					5,382	

1 Net acreage is based on the allocation of land for new parks and the likelihood of development in outlying (southern) areas.

2 Average density is based on dividing number of planned units by project acreage for planned residential projects; for other sites, assumed densities are 5 units per acre in low-density areas, 20 units per acre in medium-density areas, and 30 units per acre in high-density areas, based on considerations in the text preceding the table.

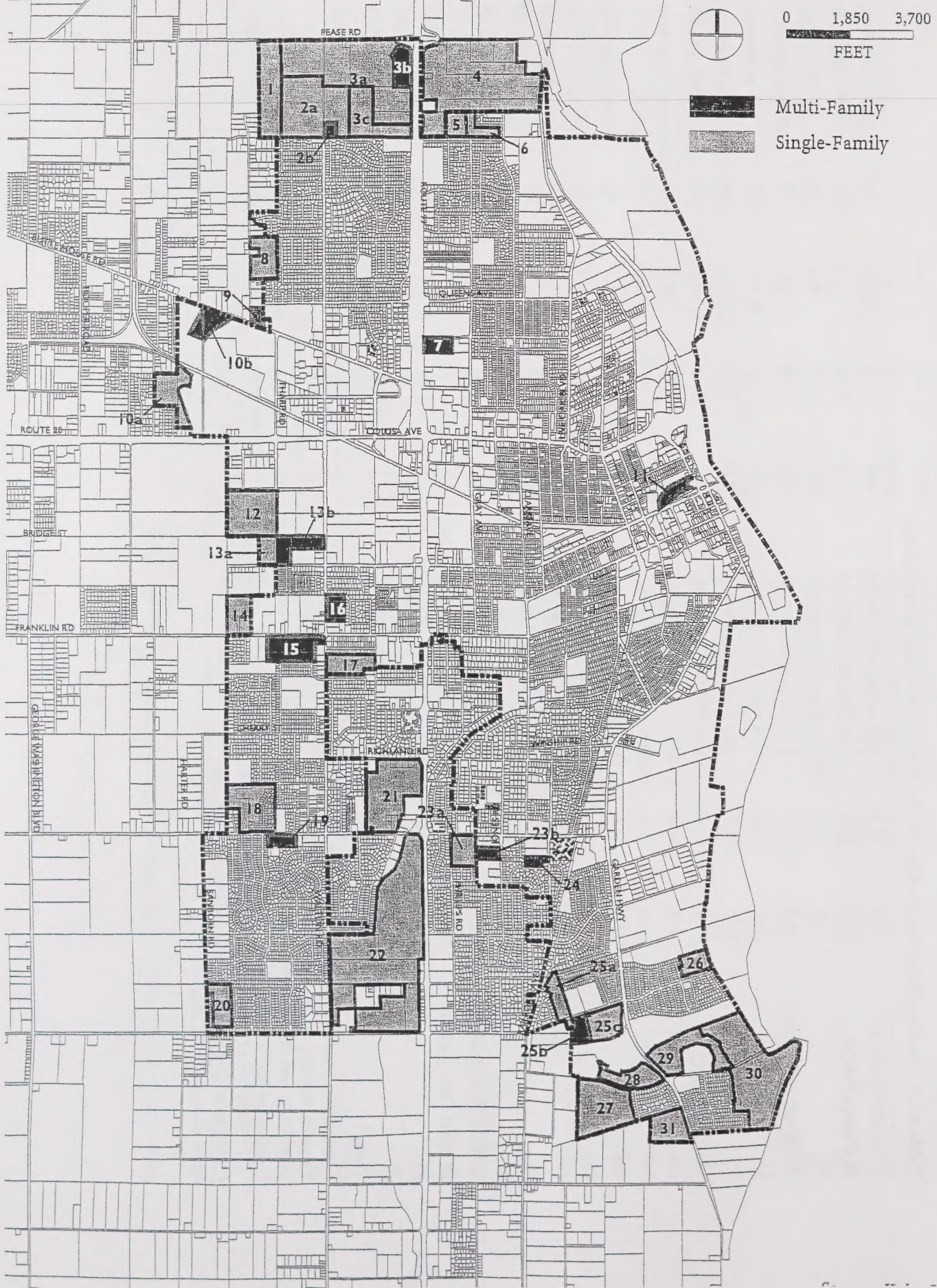
3 Zoning Categories are as follows: R-I = one-family, R-3 = multiple family, A-H = agricultural holding, M-I = light industrial, C-I = neighborhood convenience commercial, C-2 = community commercial, PF = public facilities; SP indicates a special plan area.

4 103.3 acres (98 net) out of total are multi-family residential.

Source: Dyett and Bhatia, 2002.

Figure 4.2-1

Housing Opportunity Sites within the Yuba City Service Area



5 Housing Constraints and Resources

This chapter describes the potential constraints applied by local, State, and federal governments, the private market, and the natural environment to the expansion of the City's housing supply. Additionally, potential resources available through local, State, and federal programs are also discussed.

5.1 GOVERNMENTAL CONSTRAINTS AND RESOURCES

Governmental constraints include the regulatory functions that are basic to the role of local government; however, there is much debate about whether or not these regulations discourage the availability of housing to people of all income levels. Several local, State, and federal housing programs provide financial assistance to very low, low and moderate income households for monthly housing costs, rehabilitation, and downpayment assistance.

Land Use Regulations

The land use categories of the City's 1989 General Plan, and resultant residential zoning districts, provide for residential growth at various density levels:

- ***Low Density Residential.*** Single-family, duplex, mobile-home parks, and low-density cluster housing at 2-8 dwelling units per acre; intended to provide a spacious, open neighborhood.
- ***Medium Density Residential.*** Residential development at 7-30 units per acre; allows for apartments, garden apartments, and condominiums. Intended to encourage a variety of multiple-family living environments.
- ***High Density Residential.*** Multifamily residential development at 15-45 units per acre; includes uses such as condominiums, apartments, and senior citizen housing.
- ***Urban Density Residential.*** For use in the Central City area, accommodating 12-45 units per acre, based on net acreage (discounting street area). Includes single-family developments and all forms of multi-family housing.

State of California housing law requires that where affordable housing is included in residential developments (meaning that 20 percent of total units are designated for Low income households, or 10 percent of total units designated for Very Low income households, or 50 percent of total units for seniors), an equivalent density bonus of at least 25 percent must be granted.¹⁶

Zoning requirements for setbacks, lot coverages, and parking are not perceived as a particular constraint to housing development in Yuba City. A summary of development standards for the City's residential zoning districts is shown in Table 5.1-1.

¹⁶ California Government Code §65915. This law only applies to developments consisting of five or more dwelling units.

Table 5.1-1: City of Yuba City Property Development Regulations: R-1, R-2, R-3

	R-1	R-2	R-3
Minimum Lot Size (sq ft)	5,000 interior lot 6,000 corner lot	Two-family: 6,000 interior lot 7,000 corner lot One-family: 3,500 interior lot 4,500 corner lot	Two-family: 10,000
Density (sq ft)	n/a	LDR: 2 to 8 units per acre MDR: 7 to 30 units per acre	HDR: 1 unit max per 1,000 MDR: 1 unit max per 1,500
Minimum Lot Width (ft)	50 (40 on cul-de-sacs if back of front yard measures 50)	60 (50 on cul-de-sacs if back of front yard measures 60)	100 (80 on cul-de-sacs if back of front yard measures 100)
Maximum Lot Coverage	40% for two-story residences 45% for single-story residences	Two-family: 40% for two-story residences One-family: 45% for single-story residences	60% structures
Minimum Yards (ft):			
Front	15*	15*	15
Side	5 interior side 10* street side	5 interior side 10* street side	5 interior side 15 street side
Rear	25 or 20% of total lot depth (whichever is less)	25 or 20% of total lot depth (whichever is less)	10
Maximum Height (ft)	35 (for 2 stories)	35 (for 3 stories)	48 (for 4 stories) depending on adjacent zoning, 20 for accessory buildings
Parking	One-Family: Two spaces per unit Two-Family: Two spaces per unit Mobile Home Park: Two spaces for each unit. Parking may be in tandem. One additional space for each 5 units for guest parking. Multiple-Family: One space per studio or 1-bedroom unit, 1.5 spaces per 2-bedroom unit, 2 spaces per 3-or-more-bedroom unit. One guest space for each 10 units. Rooming House, Boarding House, Bed and Breakfast: Two spaces, plus one space for each room for rent.		

* Garage entrances must meet 20 foot setback.

Source: City of Yuba City Community Development Department, Zoning Regulations (Amended May 2000).

Fees and Exactions

The City has established fees for building permits, planning, and engineering services for both single- and multifamily developments. As shown in Table 5.1-2, development fees for a model single family dwelling total approximately \$14,085, and those for a model multifamily unit total approximately \$8,217. These costs are estimates of potential building, planning, and infrastructure fees.

A \$30 fee for administrative site plan review is also imposed during the development application process. The public works department levies the following fees for improvement plans:

- plan check and inspection fees (four percent of construction cost);
- map check fee (\$300 per map);
- water connection fees (\$2,456 single-family, assuming a one-inch pipe; \$15,717 multi-family, assuming a two-inch pipe); and
- sewer connection fees (\$2,508 single-family; \$2,257 per unit multi-family).¹⁷

Infrastructure

The provision of on-site improvements, such as streets, curbs, gutters, sidewalks, landscaping, drainage, water, and sewer infrastructure, are standard conditions of development approval. In many cases, off-site improvements and/or mitigations may also be required, such as street widening and installation of traffic signals, public utility easements, and flood control improvements. Infrastructure costs are incorporated into the total residential development project costs discussed under Market Constraints, below.

With the exception of Housing Opportunity Site #4, all potential housing sites have access to the City's water service infrastructure. Sewage can be handled through either the City's sewer infrastructure or individual septic tanks.

Development Review Process

Depending on the magnitude and complexity of the development proposal, the time which elapses from application submittal to project approval may vary considerably. Factors which can affect the length of development review on a proposed project include a rezoning or General Plan amendment requirement, public meetings required for Planning Commission or City Council review, or a required Negative Declaration or Environmental Impact Report (EIR).

All multi-family developments undergo a design review process as part of the permitting process; developments of more than 25 units are also reviewed for environmental and land use aspects. For multi-family developments staff has discretionary approval for up to twenty-five (25) units. Single family projects can also be approved "over the counter" if the lots are already approved and appropriately zoned. Design review is also discretionary within these parameters. For a typical

¹⁷ Jerry Orr, Yuba City Public Works Department, personal communication, 8 August 2002.

single family dwelling, permit processing time averages three weeks. Multi-family residential developments permitted by right (including group residences and residential care homes¹⁸) average six weeks for developments of up to 25 units; 26- to 100-unit developments must be approved by the Planning Commission, adding 45 days to the approval process; developments of more than 100 units require approval by both the Planning Commission and the City Council, adding 75 days to the base processing time. These design review requirements simply ensures that projects are well-designed and do not unduly delay project approval. As such, design review requirements are not perceived as a barrier to new development. Consultation with the development community has confirmed this assertion.

Table 5.1-2: Model Development Fees in Yuba City

	Single-Family	Multi-Family
Project Assumptions		
Assumed Project Size (units)	1,904	13,000 (16 units with laundry)
Living Area per Unit (sq. ft.)	1,504	800
Parking Area per Unit (sq. ft.)	400	0
Fees		
Air Quality	\$10	\$160
Business License	\$28	\$175
Microfilm	\$0	\$0
Plan Check Fees	\$508	\$2,395
Permit Fees	\$1,029	\$4,966
Parkland Dedication	\$0	\$0
Traffic Mitigation/Roads/Park/Library/Fire/County, Etc.	\$3,880	\$35,264
School Impacts	\$3,083	\$26,240
Engineering	\$0	\$200
Infrastructure		
Water	\$2,768	\$13,238
Sewer	\$2,433	\$42,940
Fire Tap	\$0	\$2,000

¹⁸ Residential care homes for six or fewer residents (not counting owners, employees, and their families) are permitted by right in all residential districts; those with seven to 12 residents are permitted by right in R-3 districts and require only a conditional use permit in R-1 and R-2 districts.

Off-Site or In-Lieu Fees (Drainage)	\$346	\$3,900
Total Project Fees	\$14,085	\$131,478
Fees per Unit		\$8,217

Note: Yuba City's rate structure varies depending on square footage and number of units.

Sources: City of Yuba City Housing and Redevelopment Department, 2001.

Emergency shelters and transitional housing require only a conditional use permit—which necessitates only a period of 45 days for review and approval by the Planning Commission, regardless of size—in R-3 districts. To encourage and facilitate the development of emergency shelters and transitional housing, the City has streamlined the process of obtaining a conditional use permit that requires the completion of a use permit application and review by City staff prior to making a recommendation to the Planning Commission. A public hearing will then be properly noticed and held before the Planning Commission. At the close of the public hearing, the Planning Commission has up to thirty (30) days to make a determination regarding the use permit application. Approval or approval with conditions shall only be granted when it is determined that the proposal meets the following conditions:

- a) consistent with the General Plan,
- b) the site is of adequate size and shape to accommodate said use,
- c) the streets serving the site can adequately accommodate the quantity of traffic generated by the proposed use,
- d) the design compliments neighboring facilities, and
- e) the proposed use will not be detrimental to the health, safety, peace and comfort of the persons residing or working in the vicinity of the proposed use.

This process ensures that all uses requiring a conditional use permit (emergency shelters and transitional housing included) are developed in concert with other surrounding developments.

Yuba City's zoning regulations do not specify for planned unit developments; rather, they allow for the establishment of Planned Development (PD) districts, which are written to fit the particular project. Plans must be submitted to the Planning Commission for review and approval.

As previously mentioned, design review is discretionary for all multi-family developments to ensure that the proposed design is consistent with the City's design guidelines and development standards for R-3 (Multiple-Family Residence) zoning districts. The design review process for a project runs concurrently with the project review time frame. As stated above, a ministerial project of 25 or less units can be approved in six weeks. Projects requiring approval by the Planning Commission or City Council have additional review periods due to the public hearing process. The ultimate design approval is given at the time the project is approved whether it be ministerially by staff or by the Planning Commission or City Council.

The inclusion of design review as part of a project does not add to the overall cost of the project or negatively affect the affordability of housing. Rather, design review makes for a more aesthetically

pleasing project for both the citizens viewing the project from the outside and for those that reside within the project itself. For the two projects that have been recently reviewed under the design guidelines no indication has been received that by adhering to good design the project cost was adversely affected.

Building Code and Enforcement

The City has adopted the California Building and Fire Codes and the California Energy Efficiency Standards as the basis of its building standards. The City has also adopted the Uniform Code for the Abatement of Dangerous Buildings. Permits are required for all electrical and plumbing work, and other major home improvements and modifications. Yuba City also requires the installation of sprinklers for multi-family developments (three or more units).

In general, the City's building codes represent basic construction standards within the State of California and thus do not place an undue burden on the construction or rehabilitation of affordable housing.

It may be costly to rehabilitate or remodel older buildings that were constructed under less stringent building codes. The City's Redevelopment Agency offers loan programs enabling owners of such buildings to achieve modern building standards, yet still maintain affordability.

Reasonable Accommodation and Housing for Persons with Disabilities

Per California State Senate Bill 520, this Element must analyze potential and actual government constraints specifically on the development of housing for persons with disabilities. The Americans with Disabilities Act (ADA) is supported at the state and local level; the City of Yuba City follows State codes, which are more restrictive than federal codes.

Pursuant to complaint, housing units built after 1994—when the provisions of ADA were added to the California Code—can be investigated by the City and required to make improvements meeting accessibility standards. The City does not have an official provision for reasonable accommodation,¹⁹ but staff report an informal policy to “do whatever possible to assist” persons with disabilities to have access to housing, citing no previous zoning or regulatory problems relating to accommodations for persons with disabilities.²⁰ Retrofit requests require only a permit demonstrating that the plans for modification are consistent with the zoning code.²¹

The two types of specialized residential uses most tailored to the needs of persons with disabilities are group residences (multiple detached units on one site) and residential care homes (a residential unit employing caretakers for multiple residents). Group residences are allowed by right in R-3 zones. Care homes serving six or fewer residents are permitted by right in all residential districts and in agricultural holding (AH) districts; care homes serving 7 to 12 residents are permitted by right in R-3 and AH districts and require a use permit in R-1 and R-2 districts. There are no proximity restrictions on the location of residential care homes.

¹⁹ “Reasonable accommodation” in this case refers to modifications or exceptions to zoning laws and other land use regulations which make it easier for persons with disabilities to gain access to housing.

²⁰ Brian Trudgeon, Yuba City Planning Department, personal communication, 9 August 2002.

²¹ Becky Fraser, Yuba City Building Department, personal communication, 24 July 2002.

A use permit for a residential care home is processed in the same manner as any other use permit, with the same notification process. As previously mentioned, all use permit applications are subject to a public hearing conducted by the Planning Commission; all owners of property within 300 feet of the site are notified of the hearing 10 days in advance, pursuant to California Government Code § 65091(a)(3). The Commission's decision may be appealed to the City Council. In approving group residences and residential care homes, the City does not employ a particular set of approval conditions, regardless of whether on-site services are provided.

Per the building code, 20 percent of units in new elevator-equipped apartment buildings with five or more beds or units must be built adaptable for potential access for residents with disabilities; for non-elevator buildings, 20 percent of first-floor units must be adaptable. All apartment buildings must have an unobstructed path from the front door to a curbside public transit stop. By convention, accessibility improvements to existing buildings work from the outside inward, beginning with entry doors. Physical obstacles to building entrances in Yuba City tend to be minimal due to the flat topography of the area.²²

All parking facilities in the City are at full compliance with ADA. Residential parking standards for new residential uses are based on the type of dwelling unit. The Zoning Ordinance states that “[h]andicapped parking and accessibility shall be provided in accordance with the standards established by the California State Handicapped Access Regulations.”²³

Yuba City has adopted the 1997 Universal Building Code and the 1998 California Building Code, but has not adopted universal design elements in the Building Code at this time.

In conformance with the passage of SB 520, the City has evaluated its zoning code, building code, and permit processing procedures for compliance with ADA guidelines. Using the SB 520 Analysis Tool, staff found no significant barriers to the development, maintenance and improvement of housing for persons with disabilities. Answers to the questions contained in the analysis tool are kept on file and will be periodically updated as required.

Redevelopment Agency

The Yuba City Redevelopment Agency currently has \$1,561,456 in its Low and Moderate Income Housing (LMIH) Fund, with inflows generated largely by the Housing Set-Aside and supplementarily by investment earnings and other government revenue. Based on current projections, in the next five years the Agency estimates that an additional \$1.0 million will be generated for the LMIH Fund. The total amount of low and moderate housing set-aside revenues between years 2000 and 2004, comprised of annual tax increment revenues plus interest earning, is projected at approximately \$1.6 million.²⁴

During the next five-year planning period, the twenty-percent set-aside funds in the LMIH will be used for administration and one or more of the following:

²² Ibid.

²³ Yuba City Zoning Regulations, §8-5.6103.

²⁴ Yuba City Redevelopment Agency Five-Year Implementation Plan 2000-2004

- Single-family rehabilitation, with housing and CDBG funds provided in exchange for deed restrictions for occupancy by very low, low, and moderate income households,
- Multifamily residential rehabilitation; funds in exchange for deed restrictions for very low and low income households,
- Construction of new units in identified project areas (offsetting developer costs and providing homebuyer assistance), or
- A down payment assistance program for low and moderate income households purchasing single family homes or condominiums.

State redevelopment law requires that any new or substantially rehabilitated housing which is assisted by Agency funds must remain affordable for the longest time feasible, but not less than 30 years²⁵ for rental housing and 10 years for owner-occupied housing. A shorter affordability duration is permitted for owner-occupied housing if the Redevelopment Agency recoups its LMIH investment when an assisted owner-occupied unit is sold at a non-affordable price or to a non-qualifying buyer.

Section 8 Housing Choices Voucher Program

The Section 8 rental voucher and rental certificates programs are intended to assist Very Low income families in renting safe and sanitary housing. Currently, the federal government is consolidating the two separate programs into a single Housing Choices Voucher Program. Under the Housing Choices Voucher Program, the Very Low income household is responsible for finding appropriate housing within the private market. Families who receive vouchers can select units with rents that are either below or above market rate. The federal government's Housing and Urban Development Department (HUD) mandates that voucher recipients must pay 30 percent of their monthly adjusted gross income for rent and utilities. HUD, through the local Housing Authority, then pays the remainder of the rent directly to the landlord. If the household chooses a unit where costs are greater than market rate, the voucher recipient is expected to pay the additional amount. Fiscal Year 2002 HUD-established fair market monthly rents for Sutter County are \$348 for studios, \$407 for one-bedroom units, \$522 for two-bedroom units, \$728 for three-bedroom units and \$842 for four-bedroom units.

Within Yuba City, there are 35 low-income units at the Live Oak Apartment complex reserved specifically for households with Section 8 vouchers. The apartment complex manager states that 103 families are on the waitlist for both one- and two-bedroom apartments, and the list has not moved in the past three years due to current residents' strong preference to stay in the complex.²⁶ While many other housing projects have Section 8 contracts, they are not specifically reserved for voucher holders. As of March 31, 2002, the Consolidated Area Housing Authority reported 205 households on the County's Section 8 housing waiting list, with an average wait of three to six months.²⁷ Approximately 739 vouchers are available Countywide, and average yearly turnover is 200 households. The Authority will continue to apply for more certificates whenever they are available, with an ongoing goal of adding 25 per year. During 2001, the Housing Authority received 134 new certificates.

²⁵ California Health and Safety Code § 33334.13(c)

²⁶ Manager, personal communication, 9 March 2002.

²⁷ Judith Graning, Consolidated Area Housing Authority of Sutter County, personal communication, 10 April 2002.

Additional Funding Sources for Affordable Housing

Both the State and federal governments provide financial resources to local governments and non-profit organizations to assist with affordable housing:

Federal Resources

- ***Community Development Block Grant (CDBG).*** Annual direct grants provided to metropolitan areas and urban counties to revitalize neighborhoods, expand affordable housing opportunities, and/or improve community facilities and services. The grants are aimed to benefit Low and Moderate income persons, and are used to partially fund the City's housing rehabilitation program. Yuba City received approximately \$540,000 in CDBG funds this fiscal year and expects to receive \$2.5 million in CDBG funds over the next five years.
- ***HOME Investment Partnerships Program.*** Federally funded program for use by the State for housing rehabilitation, tenant-based rental assistance, assistance to homebuyers, housing acquisition, and new housing construction. Yuba City received approximately \$1,000,000 in HOME funds in 1998 and \$500,000 in 1999 (\$200,000 in HOME program income is available as well) and uses these funds for its first-time homebuyer, housing rehabilitation, and multifamily development programs. Although the City expects to receive HOME funds over the next five years, no dollar estimate has been made.
- ***Homeless Assistance Technical Assistance.*** Aims to provide technical assistance to promote the development of housing and supportive services as part of the Continuum of Care approach, and to enable homeless persons to live as independently as possible.
- ***Section 202 Supportive Housing for the Elderly Program.*** Provides supportive housing for very low-income persons 62 years of age or older. Eligible applicants include private non-profit organizations, and non-profit consumer cooperatives. Eligible activities include new construction, rehabilitation, or acquisition of housing with or without rehabilitation.
- ***Section 811 Program for Supportive Housing for Persons with Disabilities.*** Provides funding for supportive housing for very low-income persons with disabilities who are at least 18 years old. Eligible applicants include non-profit organizations. Eligible activities are new construction, rehabilitation, or acquisition of housing.
- ***Self-Help Homeownership Opportunity Program.*** Facilitates and encourages innovative homeownership opportunities through self-help housing where the homebuyer contributes a significant amount of sweat-equity toward the construction of the new dwelling. Eligible applicants are non-profit national or regional organizations or consortium.
- ***Continuum of Care Homeless Assistance Programs.*** Funds projects that will fill gaps in locally developed Continuum of Care systems to assist homeless persons to move to self-sufficiency and permanent housing.
- ***USDA Rural Housing Service.*** Includes the Section 502, 523, 504, and 521 programs which provide loans and grants for home purchases as well as repair and rehabilitation. Also included is financing assistance for developers of low-income multifamily housing.

State Resources

To ensure that lack of housing for California's work force does not derail economic activity in the State, the Davis administration has proposed new State housing programs including:

- ***Interregional Partnership State Pilot Project.*** Provides grants to interregional consortia of two or more governments, two or more subregions within a multicounty council of governments, or a county working collaboratively with the State or federal government, to develop, evaluate and implement policies and incentives to mitigate current or future imbalances of jobs and housing. Grants may be used for development of implementation plans, to promote jobs in residential communities and housing in “job rich” communities.
- ***Supportive Housing Initiative Act (SHIA).*** Administered by the Department of Mental Health, this program is state funded and provides for local governments and non-profit organizations. It focuses on integrating affordable housing with supportive services for persons with disabilities.
- ***Housing Enabled by Local Partnerships (HELP).*** Administered by the California Housing Finance Agency to local governments, HELP aims to provide affordable housing opportunities through program partnerships with local governments.
- ***CalHome Program.*** Enables Low and Very Low income households to become and remain homeowners by providing grants to local public agencies and non-profit developers to assist individual households through deferred-payment loans.
- ***Cal Self-Help Housing Program (CSHHP).*** Assists Low and Moderate income families to build and rehabilitate their own home with their own labor. Grants are made to sponsor organizations that provide technical assistance to participating owner-builder families.
- ***Farmworker Housing Grant Program (FWHG).*** Finances new construction, rehabilitation, and acquisition of owner-occupied and rental units for agricultural workers, with a priority for lower income households.
- ***Predevelopment Loan Program (PDLP).*** Provides predevelopment capital to finance the start of low income housing projects.
- ***Multifamily Housing Program (MHP).*** Assists in the new construction, rehabilitation, and preservation of permanent and transitional rental housing for lower income households.
- ***California Housing Finance Agency.*** Finances below-market rate loans to assist in the construction of affordable rental housing and to assist first-time homebuyers.
- ***California Tax Credit Allocation Committee (TCAC) Program.*** Offers tax credits which enable developers of affordable rental housing to raise project equity through the “sale” of tax benefits to investors. Supplements a federal tax credit program administered by the IRS.

5.2 MARKET CONSTRAINTS

Market constraints significantly affect the cost of housing, and can pose barriers to housing production and affordability.

Vacant/Underdeveloped Land

The availability of vacant land does not appear to be a constraint on future development in Yuba City. There are 800 acres of vacant land within the city limits and 185 more in the unincorporated SOI, along with a large amount of agricultural land that may be rezoned for residential development in the future. One concentration of vacant land in the city limits, on either side of the Garden Highway south of Bogue Road, surrounds existing single-family development and is likely to be developed as such.

Residential Land and Site Development Costs

Due to the wide availability of land in the Yuba City area, developers do not compete for new properties; land is much cheaper on average than in the rest of the State.

According to Valley Development, land costs for single-family housing are about \$60,000 per acre in the northern City (where much construction is currently taking place); at 4 to 5 units per acre, land costs average \$12,000 to \$15,000 per lot. Site work (grading and other infrastructure improvements) would total approximately \$20,000 for a 1,900 square foot house. The cost of a finished site (including grading, street paving, and other pre-construction improvements) makes up less than 20 percent of total development costs.

Due to the infrequency of multi-unit/apartment construction in the City, there is little data available regarding multi-unit costs. The California Human Development Corporation, which built the 98-unit, 7.9-acre Mahal Plaza, reports that their total land cost was \$310,000, or about \$3,160 per unit, representing approximately 4 percent of the total development costs.

Construction and Soft Costs

Valley Development states that construction costs average around \$50 per square foot for single family homes. Total construction costs for a 1,900 square foot single-family house average about \$80,000 (see Table 5.2-1). Soft costs (permitting fees, etc.) are somewhat less dependent on the size of the unit, averaging about \$13,000 plus \$2 per square foot for school fees.

While there are no exact figures for multifamily construction costs available, the R.S. Means QuickCost Calculator estimates total project costs for a low-rise 20,000-square foot apartment complex in the Marysville area to be \$1.74 million overall, including \$173,000 of site work.

Without subsidies, new single-family residences may be unaffordable to very low and low income households. However, because of lower land and construction costs, some new rental and for-sale multifamily units may even be affordable to some low income households. Reductions in amenities and lower-quality building materials can reduce sales and rental prices, but minimum building and safety standards must be maintained. In certain cases, greater density can increase the affordability of residential projects by reducing per-unit costs.

Availability of Financing

Residential developers generally do not encounter difficulty in obtaining financing for projects in the City. Financing costs currently contribute about \$30,000 to \$40,000 toward the price of a single-family home.

Current interest rates for home loans are between six and seven percent, depending on the terms of down payment. In general, credit-worthy buyers in Yuba City do not have difficulty obtaining loans. Home Mortgage Disclosure Act data for 1997 through 2000 indicate that Yuba City residents have about the same rates of home purchase loan approval as other Sutter County residents, though the rate of approvals for home improvement is slightly lower.

It can be difficult for Very Low, Low, and Moderate income first-time homebuyers to acquire sufficient savings and income to pay for a downpayment, closing costs, monthly mortgage, and tax

and insurance payments. To address this problem, Yuba City administers the First Time Homebuyer Program (FTHB), a special low-interest, deferred-payment loan program designed to provide “silent” second mortgages of up to \$35,000, funded by the Home Investment Partnerships Program. Applicants must demonstrate financial need and pre-approval for a first mortgage; the second mortgage will be financed as a three-percent-interest, 30-year deferred loan payment. The Consolidated Area Housing Authority’s Mortgage Credit Certificate program ended in 1997, due to a decrease in allocations from the state. The Housing Authority could no longer afford to run the program; by its final year of the program, the Authority was only able to distribute three certificates per year. Sutter County elected to focus on the FTHB program, which operates through a fund pooled by several counties in the region.

The City of Yuba City Housing Rehabilitation Program, funded through the Community Development Block Grant (CDBG) and State HOME Funds, distributes loans to low-income owner- and tenant-occupied households to achieve cost-effective repairs. Priority is accorded to health and safety needs, followed by energy conservation needs, extension of the unit’s useful life, and converting to the Uniform Building Code. The maximum loan amount is \$40,000 for non-mobile units and \$7,500 for mobile homes. Costs will be financed as a three-percent-interest amortized loan for owner-occupied properties; owner-investors will be offered five-percent fixed rate loans amortized for 15 years. Units must remain affordable for five years after rehabilitation.

Rental Housing in Yuba City

While the City is currently in the process of conducting its Annual Apartment Survey, preliminary data estimates a near zero percent vacancy rate with rental rates increasing by as much as 20% since April 2000. This data validates the need for additional multi-family units in Yuba City. With no new market rate rental housing built in over eleven years, Yuba City will continue to rely upon rental housing rehabilitation programs to maintain the condition of its current housing stock. Rental subsidy programs will also continue to be used locally to assist tenants with rising costs for rent.

Cost Summary for a Typical Single-Family Home

Based on the example of a 1,900 square foot house built on a vacant lot in northern Yuba City, Valley Development suggested approximate development costs for a \$189,000 home, as presented in Table 5.2-1. While much of the City’s development is occurring to the north, land in this part of the City is generally more costly than in other regions.

According to the Housing and Redevelopment Department, pre-financing costs (land, site development, construction, and soft costs) average \$77 per square foot for single family homes, and average \$65 per square foot for multi-family developments.²⁸ Based on the single-family estimates from Valley Development, these costs average about \$70 per square foot in the northern City.

²⁸ Rebecca Flores, personal communication, January 8, 2002.

Table 5.2-1: Example of Development Costs for a Model Single-Family Home¹

Type of Cost	Approximate Value (in thousands)	Percent of Total
Land	\$15	8%
Site Development (grading, street paving)	20	11%
Construction	80	42%
Soft Costs (permitting, school fees)	17	9%
Financing (overhead, commission, real estate fees)	35	19%
Subtotal – Developer’s Costs	167	88%
Profit	22	12%
Total Sale Price	189	100%

¹ The numbers included here are based on estimates for a 1,900 sq.ft. house in northern Yuba City and are only meant to illustrate relative costs as a general proportion of total house value. Land and site development costs will be lower in other parts of the City, while soft costs and financing would likely remain constant. Financing costs and profit margin are particular to the developer; costs would be different for an owner-built home.

Source: Valley Development, 2002.

5.3 ENVIRONMENTAL CONSTRAINTS

Environmental phenomena such as flooding and seismicity present a minor constant risk to Yuba City, but are not considered constraints to housing development. Nowhere in the City is development precluded; environmental constraints can be mitigated through appropriate residential design.

Flooding

Structural flood management methods provide the primary defense against flooding in Sutter County. Flood management in the County includes a series of reservoirs, levees, and bypasses completed between the 1920s and 1960s.²⁹ Levees and earthen embankments are the most commonly used methods of containing high water levels along the Sacramento and Feather Rivers. A bypass system running from the Sutter Buttes southeast through Sutter County accommodates additional flows in times when the capacity of the Sacramento River levee system is exceeded.³⁰ The Sacramento River can flow directly into the Sutter Bypass by way of two free-flow weir structures. The Feather River drains the eastern portion of the Sacramento Valley from Oroville to just south of its confluence with the Bear River.³¹

The most significant risk from flooding in the Yuba City SOI results from the potential for dam or levee failure. The U.S. Army Corps of Engineers is evaluating the levees along the Sacramento and Feather Rivers to increase the level of flood protection.³² Improvements associated with this

²⁹ Sutter County. County of Sutter General Plan 2015: Background Report, November 1996. Pg. 5-28.

³⁰ Ibid., pg. 5-28.

³¹ Ibid., pg. 5-28.

³² Ibid., pg. 5-28.

evaluation are underway, as listed in Table 5.3-1. Approximately 20,000 parcels and upwards of \$1 billion in property would be impacted by a failure in the levee system.

Table 5.3-1: Planned Improvements to Levee Reaches Upstream from and Within Yuba City SOI

Levee Reach	Recurrence Interval Without Improvements	Recurrence Interval With Improvements
Feather River upstream from Honcut Creek	50 years	200+ years
Feather River between Honcut Creek and Jack Slough	50 years	175+ years
Feather River between Jack Slough and Yuba River	60 years	150+ years
Feather River between Yuba River and Bear River	70 years	150+ years

Source: County of Sutter General Plan 2015: Background Report, November 1996. Pg. 10-17.

Geologic and Seismic Hazards

No active earthquake faults are known to exist in Sutter County, although active faults in the region could produce ground motion in Yuba City. Earthquakes of M5.0 or greater have occurred on fault systems in the region, including the San Andreas. Approximately 15 miles west of Sutter County, the Central Valley Blind-Thrust Fault is known to have caused an estimated M6.5 earthquake in 1892.³³ In addition, two earthquakes of M4.0 and M4.9 occurred between 1900 and 1974 with epicenters near Williams. The Foothills Suture Zone along the western slope of the Sierra Nevada is also considered active, with a M5.7 earthquake occurring in 1975 in the northern portion of the Zone in Butte County.³⁴

Potentially active faults do exist in Sutter County in the area of the Sutter Buttes. These faults are small and have exhibited activity in the last 1.6 million years, but not in recent history (200 years).³⁵

Potential hazards related to major earthquakes include ground shaking, surface rupture along the fault zone, and related secondary ground failures. Typical seismically-induced ground failures include liquefaction, lateral spreading, and ground lurching. Liquefaction is the temporary loss of cohesion in saturated, granular soils. Lateral spreading is the horizontal movement of loose, unconsolidated sedimentary deposits and imported fill material. Lurching is the horizontal movement of soil, sediments or fill found on steep slopes and embankments. All of these secondary ground failures could cause major structural damage to existing buildings, including tilting or settlement of foundations, twisting and breaking of structural building components, debris shedding, and potentially even collapse of buildings. In the case of seiches, damage to levees and dams could be significant. However, since the potential for ground shaking in Sutter County is low to moderate, it is unlikely that subsequent ground failure would occur in Yuba City.

Existing structures in the SOI could be affected by the types of earthquake-induced effects listed above, but to varying degrees based on length, intensity, and distance of the earthquake from a given building. New structures are required to adhere to current California Uniform Building Code (CUBC) standards, providing adequate design, construction and maintenance of structures to prevent

³³ Ibid., pg. 10-3.

³⁴ Ibid., pg. 10-3.

³⁵ Ibid., pg. 10-3.

exposure of people and structures to major geologic hazards. In particular, any critical facilities such as hospitals, fire and police stations, and emergency communications and operations centers must be adequately designed, constructed and maintained with the goal of remaining functional after a large seismic event. The use of flexible utility connections, building anchors and adequately reinforced concrete can reduce the loss of life and damage to buildings for human occupancy.

6 Program Accomplishments

This chapter assesses the achievements of the 1991 Housing Element, in accordance with State housing law. These results are quantified where appropriate and compared to what was projected in the 1991 element.

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
GOAL 1. Provide incentives and programs to insure the provision of safe and sanitary housing with adequate public services for existing and future residents of the City.		
Objective 1A. Preserve existing housing stock in a safe and sanitary condition.		
Policy 1A-1. The existing housing stock shall be preserved to the extent possible in a safe, sanitary, and livable environment.		
1A-1a	Identify areas of housing and infrastructure deterioration and blight which would benefit from neighborhood rehabilitation.	In 1989, Rural California Housing Corporation identified 26% of Yuba City homes in need of rehabilitation. Most rehabilitation is needed south of Colusa Avenue, north of Bridge Street, and around Park Avenue School and Yuba City High School.
1A-1b	City building, fire, health, and zoning codes shall be enforced to remedy existing pockets of blight and deterioration.	Enforcement is ongoing.
Objective 1B. Creation of new low- and moderate-income housing units to meet community needs.		
Policy 1B-1. There shall be created a housing specialist responsibility in the Redevelopment Agency of the City to oversee and direct the goals and policies contained in this element to ensure the betterment of special need households and to assist in the efforts of the Redevelopment Agency and Housing Authority to maximize the City's effort in meeting the housing needs of existing and future residents.		
1B-1a	The housing specialist shall coordinate with the Planning Department, redevelopment agency, and Housing Authority staff in efforts to develop affordable housing. Among the duties of the housing specialist is implementation of the programs listed in the Housing Element.	The Housing Analyst position was created and filled in the mid-1990s. This person administers the City's affordable housing programs and implements the goals set forth in the housing element on an ongoing basis. The Housing Analyst also administers the City's CDBG Entitlement program.
1B-1b	The housing specialist shall: meet with developers, Lenders, and other segments of the private sector to encourage and assist the development of housing; plan and implement meetings to inform developers and public officials of the need and opportunity to develop affordable housing; establish and maintain contact with city/county staff members	Ongoing.
1B-1c	The housing specialist shall, in cooperation with the Housing Authority, seek to develop financing sources for the construction of affordable housing.	The City makes available the following funding sources for the construction of affordable rental housing: CDBG Entitlement, Redevelopment

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
	The City's CHAS lists the sources of funding for affordable housing over the next five years. The sources identified include HOME funds, CDBG funds, rental vouchers, rental certificates, and redevelopment funds.	Agency Housing Set-Aside, State HOME funds. The Housing Authority uses rental vouchers and certificates to assist qualifying rental households.
1B-1d	The housing specialist shall continue to do research and compile information on the need to build housing; develop and implement strategy to secure Article 34 Referendum authority for construction of public housing. This information is provided in the updates of City's CHAS.	In addition to gathering data for the Housing Element, the City completed a Housing Market Analysis to assess the City's housing needs as part of the development of its Five Year Consolidated Plan.
1B-1e	The housing specialist researches proposed legislation which impacts the development of affordable housing; initiates and submits grant applications to assist in the development of housing; and establishes contact with community and neighborhood groups to enlist their support in development of rental housing.	Ongoing.
1B-1f	The housing specialist along with HACS shall prepare applications for HUD funding of rental construction and rehabilitation programs, including a variety of federal, state, and private funding programs; assist in the preparation of work write-ups, specifications and estimates of building construction.	The City of Yuba City has participated in the following rental housing projects: Town Center Senior Manor – The City contributed funds toward the construction of this 28-unit senior affordable housing complex. Rural California Housing Corporation (RCHC) was the non-profit developer who turned the complex over to Sutter Community Affordable Housing (SCAH) upon completion of the units. Total project cost = \$2,016,113 (\$616,983 HOME, \$1,099,130 RDA, \$100,000 AHP, \$200,000 Housing Authority). Park Terrace Apartments – The City loaned funds to Mercy Housing California (formerly RCHC) for the acquisition and rehabilitation of the Park Terrace Apartments. This 80-unit complex was completed in December 2001. Total project cost \$6,759,443 (\$950,000 HOME, \$50,000 RDA, \$917,975 HUD 236 Loan, \$4,841,468 Tax Credit Equity) Yolo/Heiken Transitional Housing – This 5-unit complex was acquired by the City and sold to SCAH for the operation of a transitional housing facility. Total project cost \$179,150 (\$159,150 HOME, \$20,000 RDA)
1B-1g	Obtain funding through the Community Development Block Grant Program and the Yuba City Redevelopment Agency for a housing and neighborhood rehabilitation program for up to 25 dwelling units per year.	Since 1991 the City has committed approximately \$2,945,637 (CDBG \$1,718,399, HOME \$1,045,714, RDA \$181,524) to its housing rehabilitation program. 142 units have been rehabbed during that time.

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
		In addition to the housing rehabilitation program, the following public improvements have also contributed to the City's neighborhood revitalization efforts: Ainsley Avenue Improvements – Provided curb, gutter, sidewalk, and street improvements along Ainsley Avenue. Total project cost = \$175,022 (\$70,000 CDBG, \$105,022 Gas Tax) Gilsizer Slough Improvements – Provided flood drainage improvements along the Gilsizer Slough at Franklin Road across from the Yuba Sutter Fairgrounds. Total project cost = \$350,000 (\$180,000 CDBG, \$170,000 Gas Tax). Town Center Public Improvements – Provided curb, gutter, sidewalk, and street improvements along B Street across from the Town Center. Total project cost = \$300,000 (\$170,000 CDBG, \$98,000 RDA, \$32,000 Gas Tax). Aylor Avenue Street Improvements – Provided flood drainage improvements along Aylor Avenue. Total project cost = \$364,615 (\$145,000 CDBG, \$90,000 Sewer Funds, \$147,850 Water Fund)
IB-1h	Continuation of PG&E's and Rural Opportunity Resource's home energy audits, weatherization and minor home repair programs. The number of homes participating in this program varies with funding. PG&E anticipates providing over 1200 homes with energy saving services for the 1992/93 year.	PG&E continues to provide programs for home energy audits, weatherization, and home repair programs for low-income households (i.e., Energy Partners Program). PG&E assisted 536 households in 2000 & 2001 through its Energy Partners Program.
Objective 1C. New housing added to the City's housing stock shall be safe and sanitary and in a livable environment with adequate public services for the level of development.		
Policy 1C-1. New housing in the City and Urban Area shall have full public services and improvements consistent with the City Councils' adopted sewer and water connection policies.		
1C-1a	The City shall require that housing projects within the Urban Area shall provide all public services and improvements as part of development approval.	Such requirements are in place and are ongoing.
Policy 1C-2. New housing shall be constructed to meet all current building, fire, health, public works, and zoning codes.		
1C-2a	All development projects will be required to comply with existing codes at the time of approval.	Such requirements are in place and are ongoing.
Policy 1C-3. Allow emergency shelters and transitional housing in R-3 zoned property.		
1C-3a	The City's zoning code shall allow emergency shelters or similar uses as a right but subject to the same standards as other housing developments.	Allowed as conditional use in R-3 zone, but not by right.

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
GOAL 2. Encourage the adequate supply of various housing types at various densities to meet the needs of all income groups and insure that housing opportunities are open to all without regard to race, color, age, sex, religion, national origin, family status or physical handicap.		
Objective 2A. Provide an adequate housing supply for all members of the community.		
Policy 2A-1. An adequate supply of available land to meet non- agricultural, unincorporated housing needs shall be provided within the City and Urban Area.		
2A-1a	Annually estimate the amount of vacant land available for single-family and multiple-family residential housing within the City and Urban area. When the remaining dwelling unit capacity of that land falls below an estimated supply necessary for a three-year period, the Planning Department shall recommend amendments to the Planning Commission and City Council to increase the supply.	Vacant land is available and has never been subject to shortage; however annual estimates have not been conducted to determine the amount of vacant land available.
Policy 2A-2. Yuba City shall insure that the Housing Element continues to address the housing needs of existing and future residents and provides adequate opportunity for present and future residents.		
2A-2a	Revision of the Housing Element to incorporate 1990 Census data.	Revision of the Housing Element is currently in process.
Policy 2A-3. Establish a housing referral program to assist the elderly in obtaining affordable housing by making use of those "empty" bedrooms in the homes of elderly householders for other elderly persons.		
2A-3a	Through the use of City CDBG entitlement funds, set up a program with Housing Authority as administrator.	No such program has been set up. The City found little if any interest in such a program.
Objective 2B. Provide an increase in assisted housing for low- and moderate-income families.		
Policy 2B-1. The Sutter County Housing Authority shall be supported in its effort to continue to develop and administer programs of housing assistance and rehabilitation in conjunction with HUD and the State Department of Housing and Community Development.		
2B-1a	Article 34 referendums shall be supported and encouraged when requested by the Housing Authority to assist in increasing the supply of assisted, low- and moderate-income housing in the unincorporated area.	The Housing Authority has not requested an Article 34 referendum.
2B-1b	Support an increase of 25 units annually over the next five years as part of a locally administered Section 8 housing program.	The City continues to support the Section 8 program administered by the Consolidated Area Housing Authority of Sutter County. Since the 1991 Housing Element, the Housing Authority has submitted applications for Section 8 Certificates/Vouchers on the following dates: 1/10/92 50 units (not received)

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
		8/14/92 50 units (not received)
		5/14/93 25 units (received)
		8/11/94 25 units (received)
		4/13/95 39 units (not received)
		8/1/01 110 units (received)
		11/1/01 34 units (received)
Objective 2C. Develop guidelines and criteria for conversion of residences to another use or other ownership form.		
Policy 2C-1. Conversion of mobile home parks to other non-residential uses or to mobile home subdivisions shall not be approved without adequate and reasonable provisions for relocation of existing tenants.		
2C-1a	Amend the Yuba City Zoning Codes and Ordinances to provide procedures similar to the existing condominium conversions process regulating the conversions of existing mobile home parks.	No such amendment was proposed due to lack of demand for conversion of mobile home parks.
Policy 2C-2. Condominium conversions should only be approved when adequate alternative rental housing is available and when the structures are judged to meet acceptable health and safety standards.		
2C-2a	Continue to conduct the annual apartment survey to determine the vacancy rate.	The City continues to regularly conduct apartment surveys. The most recent survey was completed in 2000.
Objective 2D. Provide a regulatory frame-work that encourages various housing types and affordable options.		
Policy 2D-1. Second unit housing may be permitted when normal parking, yard, lot coverage and height requirements are complied with.		
2D-1a	Second units meeting Zoning Code requirements are now allowed by use permit in single-family residential zones.	Second units of up to 1,200 square feet are allowed in R-1 Districts so long as all development standards are met and the second unit is compatible in architecture and design with existing dwellings.
Policy 2D-2. The Land Use Element of the Yuba City Urban Area General Plan shall be a major determinant of residential density. Stated dwelling unit density ranges shall be computed to the nearest one-tenth of a whole number and must comply with the stated dwelling unit density range. Density bonuses exceeding this range may be approved pursuant to the laws of the State of California only when long-term guarantees are provided for the continued provision of low and moderate-income housing.		
2D-2a	Allow zero lot line residential development as contained in the planned development review process.	Zero lot line residential development is allowed.
2D-2b	Amend the Yuba City Zoning Code to provide	Yuba City Zoning Code was amended to provide

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
	high-density, multiple-family housing of up to 45 dwelling units per acre as is currently allowed by the High Density Residential designation of the General Plan. Approximately 142 acres of land containing up to 6,000+ units could be designated in the Specific Plan for the Town Center when approved in April 7, 1992. Development could occur as early as January, 1993.	high-density, multiple-family housing of up to 45 dwelling units per acre. In the High-Density Residential General Plan Designation areas, 1 unit per 1,000 square feet of lot area is permissible; in Medium-Density Residential areas, 1 unit per 1,500 square feet is permissible.
Policy 2D-3. Mobile homes on individual residential lots and mobile home parks shall be considered as a residential use and allowed in residential areas in Yuba City pursuant to respective regulations when minimum and maximum density range requirements are met.		
2D-3a	Mobile homes on residential lots are currently allowed by zoning clearance review.	Mobile homes on residential lots are still allowed by zoning clearance review in R-1 Districts and are permitted in R-2 and R-3 Districts.
Policy 2D-4. The City will encourage developers to participate in programs to provide affordable housing.		
2D-4a	To encourage the purchase of 50 housing units by low-income households who otherwise would be unable to purchase a home through such programs as the Mortgage Credit Certificate Program, and others.	The Housing Authority assisted 73 first time homebuyers in Yuba City through the operation of the MCC program in 1994 and 1995. While the program is no longer operating due to lack of funding, they exceeded the 50-unit objective. Meanwhile, Yuba City has allocated approximately \$827,410 to its First Time Homebuyer program (\$701,086 HOME, \$136,324 RDA) that has assisted 13 low-income first time homebuyers so far.
Objective 2E. Discourage unfair housing practices.		
Policy 2E-1. Yuba City shall continue to encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and the sale or rental of housing.		
2E-1a	The Sutter County Housing Authority, as part of its contract with the City to provide an affirmative action program in accordance with the CDBG program, will provide notice and information on the Rumsford Fair Housing Act.	The Housing Authority carries the fair housing statement and logo on all advertising and application materials. A fair housing statement is also posted in their office. If issues arise related to fair housing, they are referred to California Rural Legal Assistance (CRLA) for investigation. The City also makes fair housing materials available to the public and regularly disseminates information to tenants and landlords about their rights and responsibilities with regard to fair housing issues. In addition, the City hosts an annual Fair Housing Seminar in conjunction with CRLA. The seminar highlights fair housing issues for various protected classes of citizens and is

Review of Policies and Implementing Actions (1991 Yuba City Housing Element)

No.	Implementation	Accomplishment
		attended by both tenants and landlords.
2E-1b	Yuba City will refer known incidents of discrimination in lending practices and the sale or rental of housing to the Sutter County District Attorney and/or the California Rural Legal Assistance (CRLA) for action.	Ongoing.
Policy 2E-2. Yuba City shall continue to take affirmative actions as identified above and in the report of actions completed to fulfill and support its fair share of regional housing needs for the area.		
2E-2a	Yuba City shall amend its Housing Element to include the revised regional fair share needs data.	Revision of the Housing Element is currently in process.
Objective 2F. Develop an energy-efficient housing program.		
Policy 2F-1. Yuba City shall encourage the use of energy efficient materials and technology in new construction.		
2F-1a	Conduct a study and develop recommendations on energy conservation technologies and programs.	Yuba City enforces minimum State energy codes pursuant to Title 24. An energy conservation study has not been performed.

The majority of objectives set out by the City in 1991 were met, with notable achievements in assisting low-income homebuyers (implementation 2D-4a), developing a dedicated housing specialist position (1B-1a through -1e), constructing and rehabilitating rental housing (1B-1f), and funding neighborhood improvements (1B-1g). Supporting an increase of 25 units for Section 8 per year (2B-1b) generated 194 units for the period from 1993 to 2001. A few policies were not implemented as planned; identifying areas of deterioration (1A-1a) was covered by a 1989 independent report, and allowing emergency shelters by right (1C-3a) was discarded in favor of conditional use.

Some policy implementations were not acted upon due to lack of interest or necessity. These include estimating vacant residential land in the City (2A-1a), facilitating elderly homesharing (2A-3a), supporting Article 34 referendums (2B-1a), and regulating mobile home park conversion (2C-1a).

It is the City's perception that lessons learned from the 1991 Element inform the structure and content of the 2002 housing program. Ongoing policies deemed successful or indispensable have been retained for the new housing program, whereas policies that do not work or clearly are of no use have been eliminated. Nonetheless, policies that led to no action are not necessarily inappropriate—support for Article 34 referenda is a constant value, whereas taking action hinges on plans for development that remain outside the City's purview. Overall, the City's 1991 housing program was well-directed and favorable for advancing the quality of the City's housing stock.

7 Quantified Objectives

7.1 REGIONAL HOUSING NEEDS DETERMINATION

State law establishes that regional councils of government shall identify for each city and county its “fair share allocation” of the most recent regional housing needs determination. For its most recent Regional Housing Needs Determination (RHND), which was released in May 2001, SACOG took into consideration several factors: market demand for housing; type and tenure of housing supply; employment opportunities; commuting patterns; availability of suitable residential sites and public facilities; loss of assisted multifamily units; avoiding further concentration of lower income households; and special housing needs. Needs are assessed for the period from 2000 through 2007. In turn, cities and counties must address these local shares of regional housing in their General Plan Housing Elements.

State law also requires that regional housing needs determinations consider the need for housing at all income levels. SACOG uses Yuba-Sutter bi-county averages to determine the proportion of housing within each income level. Table 7.1-1 shows the distribution of housing needs by income level for Yuba City. The income categories used are described in the preceding discussion of Housing Affordability.

Table 7.1-1: SACOG's Regional Housing Needs Determination, 2000-2007

Jurisdiction	Total Affordable Need	Income Distribution				Total Housing Need
		Very Low	Low	Moderate	Above Moderate	
Yuba City	1,921	755	678	488	1,335	3,256
Percent of Total Housing Need		23%	21%	15%	41%	100%
Percent of Affordable Housing Need	100%	39%	35%	25%		

Due to rounding, figures may not add up to 100%.

Source: SACOG Regional Housing Needs Determination, 2000-2007 (Adopted 9-21-2001)

7.2 QUANTIFIED OBJECTIVES

Due to the abundance of vacant land in and near Yuba City (see Table 4.2-1), site-specific development is not a concern for meeting housing goals. Yuba City's strategy for meeting its Regional Housing Needs Determination is focused on providing the number of units in each income category through a combination of quantified objectives for the Housing Element Action Program (see Chapter 8) and housing already produced during the Interim Planning period.

As stated in the SACOG Regional Housing Needs Plan, new housing units approved or constructed in the Interim Planning period (January 1, 2000 to June 30, 2002) can be credited toward a jurisdiction's RHND. Table 7.2-1 displays the number of units constructed, rehabilitated, and newly made affordable via housing assistance programs throughout calendar year 2001.

Table 7.2-1: Housing Production, 2001¹

Income Category	New Construction	Rehabilitation	Housing Assistance	Conserved	Total
Very Low	5	14	144	80	243
Low	-	-	3	-	3
Moderate	147	-	-	-	147
Above Moderate	217	-	-	-	217
Total	369	14	147	80	610

¹ New construction numbers are based on permitting, with an assumed 40% moderate/60% above moderate breakdown, in addition to the 5 units at Yolo/Heiken; conserved includes 80 units in the Park Terrace apartment complex; and housing assistance is based on Section 8 (very low) and FTHB (low) totals.

Sources: Dyett & Bhatia, based on Yuba City Housing/Redevelopment Department, 2002.

The quantified objectives in the Yuba City Housing Element Action Program will result in over 800 new affordable housing units, of which 275 will be affordable to Very Low Income Households, and 557 will be affordable to Low Income Households. Another 334 affordable units will be provided either through housing rehabilitation or housing assistance programs. These objectives will meet SACOG's RHNP allocation targets.

Table 7.2-2 summarizes the quantified objectives for the 2002 Housing Element. It includes new and rehabilitated units, as well as assisted housing units for low income households based on policy and program objectives contained in the Housing Element Action Program. It also includes the number of units that can be produced based on the housing opportunity sites identified within the City.

Table 7.2-2: Quantified Objectives for the Housing Element Action Program, 2002-2007

Income Category	New Construction	Rehabilitation	Housing Assistance	Total	Percent of Total Units
Very Low	275	62	155	492	8%
Low	557	67	50	674	11%
Moderate	2,360	0	0	2,360	39%
Above Moderate	2,520	0	0	2,520	42%
Total	5,712	129	205	6,046	100%

Source: Dyett & Bhatia, 2002.

Table 7.2-3 summarizes the total units in each income category provided by the quantified objectives of the action program and the 2001 housing production, both described above, measured against the RHND. Regional housing needs are expected to be met in each income category.

Table 7.2-3: Meeting Yuba City's Regional Housing Needs, 2001-2007

Income Category	Housing Production, 2001	Quantified Objectives, 2002-2007	Total New Units, 2001-2007	Regional Housing Needs Determination	Potential Surplus/Shortfall
Very Low	243	492	735	755	-20
Low	3	674	677	678	-1
Moderate	147	2,360	2,507	488	2,019
Above Moderate	217	2,520	2,737	1,335	1,402
Total	610	6,046	6,656	3,256	3,420

Source: Dyett & Bhatia, 2002.

8 Housing Program, 2002-2007

The following policies and actions provide a systematic program for achieving Yuba City's fair share of regional housing needs, maintaining the existing housing stock, providing affordable housing, facilitating the production of a wide range of housing types, and facilitating the incorporation of energy efficient materials and technology in new and existing housing units. Each implementing action contains a specific objective and identifies a timeline, responsible agency, and resources for the accomplishment of that objective.

H-A Provide incentives and programs to insure the maintenance of safe and sanitary housing with adequate public services for existing and future residents of the City.

H-A-1 Identify areas of housing and infrastructure deterioration and blight that would benefit from neighborhood rehabilitation.

Objective: Determine which areas of the City are most likely to suffer from blight and deterioration and conduct a survey of such areas.

Responsible Agency: Housing/Redevelopment Department

Timeline: FY 2004-2005

Funding/Resources: LMIHF, CDBG

H-A-2 Enforce City building, fire, health, and zoning codes to remedy existing pockets of blight and deterioration.

Objective: Continue to enforce building, fire, health, and zoning codes in coordination with rehabilitation and other infrastructure improvement programs.

Responsible Agency: Community Development Department, Fire Department

Timeline: on-going

Funding/Resources: General Fund, permit fees

H-A-3 Continue the housing rehabilitation revolving loan fund to increase the number of low income housing units rehabilitated each year. Set aside a specific amount or percentage of Community Development Block Grant funds that will be dedicated to housing rehabilitation loan programs. Dedicate a proportion (to be set in the budget) to continuing rehabilitation projects. Identify and partner with non-profit organizations to facilitate housing rehabilitation.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 42 units with current funding levels, 20 more units with additional funds
- Low: 42 units with current funding levels, 25 more units with additional funds

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: CDBG, State HOME, LMIHF, CHFA Special Needs Financing, California Self Help Housing Program

- H-A-4** Establish a proactive voluntary and advisory rental inspection program to prevent deferred maintenance, deterioration, and demolition of rental multiple family housing stock.

Objective: Establish an advisory rental inspection program and determine the number of rental units that can be assisted each year.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund, LMIHF

H-B Provide incentives and programs to insure the provision of Very Low, Low and Moderate income housing units to meet community needs.

- H-B-1** Continue to use tax increment financing revenue in combination with other funding sources to provide new affordable housing and rehabilitate existing affordable units in partnership with housing providers (for-profit or non-profit).

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 100 units with current funding levels, 25 more units with additional funds

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: LMIHF, HOME, CDBG, CHFA financing programs, Self-Help Homeownership Opportunity Program (federal), CalHome Program

- H-B-2** Provide a density bonus and other incentives or concessions to projects of 5 or more units that designate a minimum percentage of housing units (20 percent) as affordable to Lower Income households, or 10 percent of units as affordable to Very Low Income Households, consistent with state law. Such units would be required to remain affordable for a minimum of 30 years, unless a shorter period is approved pursuant to state law.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 30 units
- Low: 30 units

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: Private developers would provide affordable units in order to receive a density bonus.

- H-B-3** Provide incentives to businesses who voluntarily contribute to the production of affordable housing, either through land dedication/donation, partnerships with non-profit housing providers, or contributions to an affordable housing fund. Incentives would be in the form of development density bonuses.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 5 units
- Low: 5 units

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: General Fund, contributions from private developers/businesses

- H-B-4** Expand opportunities for construction of second dwelling units within single-family residential neighborhoods by reducing lot coverage requirements and allowing for tandem parking when setback requirements are met. Institute a master approval process wherein large subdivisions are only required to apply for one conditional use permit, effective for the entire subdivision. Develop design guidelines for second units to assure preservation of neighborhood character.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 25 units
- Low: 37 units

Responsible Agency: Community Development Department

Timeline: FY 2002-2003

Funding/Resources: General Fund

- H-B-5** Identify infill sites (within the urban area where services are already available) to be targeted for new housing development. Advertise these sites to developers as prime opportunities for new development. Provide additional incentives, such as density bonuses and streamlined approvals for development of these sites.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Low: 450 units (about 40 percent of 1,130 new infill multifamily units)
- Moderate: 680 units (about 60 percent of 1,130 new infill multifamily units)

Responsible Agency: Community Development Department

Timeline: Identification of sites in FY 2002-2003; advertising and incentive provision in 2002-2007

Funding/Resources: General Fund

- H-B-6** Encourage the purchase of 30 housing units (60 total units if additional funding is obtained) by Low Income households who otherwise would be unable to purchase a home through a first time homebuyers program.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 10 units with current funding levels, 10 more units with additional funds
- Low: 20 units with current funding levels, 20 more units with additional funds

Responsible Agency: Redevelopment Agency

Timeline: on-going

Funding/Resources: State HOME, LMIHF, CalHome Program, Self-Help Homeownership Opportunity Program (federal)

- H-B-7** Support and encourage Article 34 referenda when requested by the Consolidated Area Housing Authority of Sutter County to assist in increasing the supply of assisted, low- and moderate-income public housing in the unincorporated area.

Objective: Support any Article 34 referenda requested by the Housing Authority

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: N/A

- H-B-8** Strive to continue to obtain an increase of 25 units annually over the next five years as part of the locally administered Section 8 housing program.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 125 units

Responsible Agency: Consolidated Area Housing Authority of Sutter County

Timeline: on-going

Funding/Resources: Federal Section 8 program funding

- H-B-9** Develop regulations for condominium conversions that minimize displacement of low-income residents and prevent the loss of affordable housing units; conversions can be allowable as an opportunity for homeownership for current residents.

Objective: Develop regulations to be adopted during FY 2003-2004.

Responsible Agency: Community Development Department

Timeline: FY 2003-2004

Funding/Resources: General Fund

- H-B-10** Continue coordination between the Planning Department, Redevelopment Agency, and Housing Authority staff in efforts to develop affordable housing.

Objective: Coordinate efforts to achieve the quantified objectives for Very Low and Low income housing identified in the Housing Element.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: CDBG, LMIHF, State HOME

- H-B-11** Continue to meet with developers, lenders, and other segments of the private sector to encourage and assist the development of housing; meet with developers and public officials to inform them of the need and opportunity to develop affordable housing; establish and maintain contact with city/county staff members

Objective: Achieve the quantified objectives identified in the Housing Element.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: CDBG, LMIHF

- H-B-12** In cooperation with the Housing Authority, continue to develop financing sources for the construction of affordable housing. The City's Five Year Consolidated Plan and the Redevelopment Agency Implementation Plan list the sources of funding for affordable housing over the next five years.

Objective: Achieve the quantified objectives identified in the Housing Element.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: State HOME funds, CDBG, LMIHF

- H-B-13** Continue to research and compile information on the need to build housing; develop and implement strategy to secure Article 34 Referendum authority for construction of public housing when necessary.

Objective: Support the Housing Authority in efforts to construct public housing and regularly update housing needs data whenever new information becomes available, such as additional 2000 U.S. Census data.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: LMIHF

- H-B-14** Continue to research proposed legislation that would affect the development of affordable housing; initiate and submit grant applications to assist in the development of housing; and establish contact with community and neighborhood groups to enlist their support in development of rental housing.

Objective: Seek new opportunities to support the development of affordable housing.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: CDBG, LMIHF

- H-B-15** Prepare applications for HUD funding of rental construction and rehabilitation programs, including a variety of federal, state, and private funding programs; assist in the preparation of work write-ups, specifications and estimates of building construction.

Objective: Take full advantage of state and federal funding sources available for affordable housing construction and rehabilitation.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: LMIHF, General Fund

- H-B-16** Obtain funding through the Community Development Block Grant Program and the Yuba City Redevelopment Agency for a housing and neighborhood rehabilitation program for up to 10-12 dwelling units per year.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007: Quantified objectives are listed under HA-3.

Responsible Agency: Housing/Redevelopment Department

Timeline: 2002-2007

Funding/Resources: CDBG, LMIHF

- H-B-17** Establish a monitoring program for local Section 8 contracts including an early warning system for units at risk of conversion to market rate. The program should gauge owner interest in Section 8 renewal, identify units likely to be acquired and managed as Section 8 housing, and respond to federal and State notices.

Objective: Preserve the existing supply of Section 8 housing in Yuba City.

Responsible Agency: Housing/Redevelopment Department

Timeline: 2002-2007

Funding/Resources: CDBG, LMIHF, Redevelopment Agency

- H-C Continue to work with Sutter County on actions to fulfill Yuba City's fair share of regional housing needs.**

- H-C-1** Coordinate implementation of the Housing Element with the County. During the subsequent Housing Element revision cycle, coordinate new policies and revisions with the County.

Objective: Continue to provide for Yuba City's fair share of regional housing needs.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: FY 2005-2006

Funding/Resources: General Fund

- H-C-2** Develop a biennial Comprehensive Annexation Plan (CAP) with the County (beginning at the end of 2002) that will include a fair share analysis of RHNP allocations to Yuba City within the context of fair share allocations to other incorporated areas within the County. Any transfer of RHNP allocations from the County to Yuba City (due to annexations) will be addressed comprehensively in the CAP. The CAP will establish the standards and conditions that will subsequently be applied on a project by project basis.

Objective: In conjunction with the County, develop a biennial Comprehensive Annexation Plan to address redistributions of RHNP allocations associated with annexations of vacant land designated for residential use.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: FY 2002-2003, FY 2004-2005

Funding/Resources: General Fund

- H-C-3** In order to continue to meet affordable housing needs, the County will assist in obtaining funding for any planned affordable housing projects that are to be annexed. The CAP will identify any such projects and will outline joint funding strategies.

Objective: Work with Sutter County to revise RHNP allocations in the event of annexations of vacant land designated for residential use.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: FY 2002-2003, FY 2004-2005

Funding/Resources: General Fund

- H-C-4** Evaluate the success of agreements developed in the 2002-2004 CAP and incorporate any findings into the 2005-2007 CAP.

Objective: Continue to refine agreements developed as part of the CAP in order to adequately provide for regional fair share housing needs.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: FY 2005-2006

Funding/Resources: General Fund

- H-C-5** Work with the County and SACOG to incorporate adjustments to RHNP allocations established in the CAP in subsequent Housing Element updates.

Objective: In conjunction with the County and SACOG, re-evaluate target adjustments of the RHNP allocations established in the CAP during the Housing Element update.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: FY 2005-2006

Funding/Resources: General Fund

- H-D** **Ensure that new housing will be safe and sanitary and in a livable environment with adequate public services for the level of development.**

- H-D-I** Require that housing projects within the Urban Area provide all public services and improvements as part of development approval.

Objective: Insure adequate public services and infrastructure for all new housing projects within the Urban Area.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund, permit fees

- H-D-2** Require all development projects to comply with existing codes at the time of approval.

Objective: Insure that all new construction meets existing code requirements.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund, permit fees

- H-E** **Facilitate the production of various housing types and densities to meet the needs of all income groups and insure that housing opportunities are open to all without regard to race, color, age, sex, religion, national origin, family status or physical handicap.**

- H-E-1** Annually estimate the amount of vacant land available for single-family and multiple family residential housing within the City and Urban area. When the remaining dwelling unit capacity of that land falls below an estimated supply necessary for a three-year period, the Planning Department shall recommend amendments to the Planning Commission and City Council to increase the supply.

Objective: Provide adequate sites to meet the housing needs of the community.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund

- H-E-2** Ensure that zoning standards and development requirements facilitate the construction of a diversity of housing types, including apartment complexes, group housing, and townhomes, in order to meet the needs of all households and income levels. Work with developers and neighborhood groups to resolve issues and concerns. Continue to cooperate with the County in areas likely to be annexed in the near future.

Quantified Objective: The following housing opportunity sites are zoned to allow multiple family housing development by right: 2b, 3b, 7, 9, 10b, 11, 13b, 15, 16, 19, 23b, 24, and 25b. Net acreage available for the development of multiple family housing (excluding land needed for parks and other services/infrastructure) is approximately 116.9 acres. This is in addition to single family residential housing opportunity sites totaling 642.8 acres.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund

- H-E-3** Continue to allow manufactured homes on residential lots by zoning clearance review. (Zoning clearance review is an over-the-counter review to ensure that minimum statewide and City standards are met.)

Objective: Facilitate the use of manufactured housing on residential lots.

Responsible Agency: Community Development Department

Timeline: on-going

Funding/Resources: General Fund, permit fees

- H-E-4** Continue and expand, where feasible, partnerships with non-profit housing organizations such as Mercy Housing California and Sutter Community Affordable Housing to provide affordable housing. Consider contracting with such organizations to provide housing services and information for special needs groups within the City.

Quantified Objective: Establish a contract with a service provider to provide services to special needs populations within Yuba City, with emphasis on constructing or renovating low- and very-low-income affordable housing to be accessible to persons with disabilities. Also see objectives under H-B-1.

- Very Low: 10 units
- Low: 10 units

Responsible Agency: Housing/Redevelopment Department

Timeline: FY 2004-2005 (to establish contract)

Funding/Resources: LMIHF, State HOME, CDBG, Continuum of Care homeless assistance programs, Section 8 I

- H-E-5** Work with Sutter County, the farm industry, and neighborhoods where housing projects are proposed to facilitate the provision of farmworker housing.

Objective: Assist in meeting the housing needs of farmworkers in and around Yuba City. With the County, develop a list of sites with appropriate zoning that areas suitable for a variety of farmworkers. Assist the County and other development partners in the application process for farmworker housing funds (Proposition 46 funds, Joe Serna Jr. Funds, USDA Rural Housing Services programs, other programs) in 2003, 2004, and subsequent years if funding is not obtained. Support funding applications for nonprofits and farms that plan to provide new farmworker housing units, facilitate land acquisition for this use, and encourage the development of units targeted toward single farmworkers. Assist the County and/or a development partner for farmworker housing with needed technical assistance and will consider matching funds where

needed to support applications for funding. Will consider adding priority processing for applications to develop housing for farmworkers. Engage residents of neighborhoods around potential farmworker housing sites in public education campaigns designed to promote discourse and circumvent unnecessary confrontation.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going; list of farmworker housing sites to be developed with Sutter County by Fall 2003.

Funding/Resources: General Fund, USDA Rural Housing Services programs

- H-E-6** Encourage diversity in unit size within large multiple family housing projects to ensure that 3- and 4-bedroom housing units are provided for large families. Require that 5 percent of units in projects with 100 units or more be three bedrooms or larger. Re-evaluate the effectiveness of this requirement after 5 years. More specific targets for different unit sizes also could be set in specific plans.

Quantified Objective: Of the approximately 1,876 potential new multifamily units in projects with 100 units or more, 94 units would be required to have three bedrooms or more. Approximately 38 would be affordable to Low income households, and 56 affordable to Moderate income households.

Responsible Agency: Community Development Department

Timeline: 2002-2007

Funding/Resources: General Fund

- H-E-7** Understanding that higher density housing often means more affordable housing, encourage development at the higher end of the density range in land designated as low/medium and medium/high density residential in the General Plan.

Objective: Provide a significant amount of low/medium and medium/high density in the updated General Plan land use section. Provide development incentives, such as fee waivers, for land developed at the higher end of the allowed density range. Consider revising the zoning code so that a range of development densities is allowed for in multi-family areas; however, development at the higher end of the density range is encouraged through the development code language.

Responsible Agency: Community Development Department

Timeline: 2002-2007

Funding/Resources: General Fund

- H-E-8** Use General Plan land use policies and zoning to identify and designate potential sites within the City for emergency homeless shelters. (These potential sites will be drawn from the City's available R-3 zones, wherein the development of an emergency shelter or transitional housing

requires only a conditional use permit, necessitating only the Planning Commission's approval.) Work with neighboring communities and local private and non-profit entities and organizations that provide homeless assistance to establish a center for emergency homeless services.

Objective: Designate potential sites for emergency homeless services.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: Initiate a working group by FY 2003-2004

Funding/Resources: General Fund, Continuum of Care homeless assistance programs

- H-E-9** Under guidelines set forth in the Fair Housing Act, provide a reasonable accommodation procedure that is available to individuals with disabilities and their representatives as well as providers of housing for individuals with disabilities.

Objective: Update the zoning and building code to include a reasonable accommodation ordinance in order to open housing opportunities to individuals with disabilities and to encourage the development of housing accommodating and affordable to persons with disabilities. Include provisions for fee waivers. Provide safeguards on privacy interests of applicants and providers. Provide an opportunity for appeal of adverse decisions by aggrieved applicants.

Responsible Agency: Community Development Department, Housing/Redevelopment Department

Timeline: 2004

Funding/Resources: General Fund

- H-E-10** Continue to offer specific incentives for development of individual or group-care housing affordable to the City's senior population through City-specific density bonuses (in addition to state requirements), reduced parking requirements, and development fee reductions for projects at infill localities. Partner (or contract) with non-profit housing organizations to provide information and assistance with home sharing and home equity conversion (reverse mortgage) programs.

Quantified Objective or Estimated Number of Units Produced by Income Category, 2002-2007:

- Very Low: 75 with current funding levels, 15 more units with additional funds
- Low: 25 with current funding levels, 10 more units with additional funds

Responsible Agency: Community Development Department

Timeline: 2002-2007

Funding/Resources: General Fund, LMIHF, Section 202, CHFA financing programs

- H-E-11** Organize and host an annual Housing Fair to educate residents, developers, non-profit organizations, and decision-makers about market-rate and affordable housing sites, housing programs, and financial assistance available from the city, county, state and federal governments. This could include site tours for developers to promote infill and/or multiple family housing developments.

Objective: Host an annual Housing Fair beginning in FY 2002-2003. Integrate the Fair Housing Seminar hosted in conjunction with California Rural Legal Assistance into the Housing Fair.

Responsible Agency: Housing/Redevelopment Department; Community Development Department

Timeline: beginning in FY 2002-2003 and on-going

Funding/Resources: LMIHF, CDBG

- H-E-12** Continue to conduct an apartment survey every two years to determine the vacancy rate and rental prices.

Objective: Conduct surveys in FY 2002-2003 and FY 2004-2005

Responsible Agency: Housing/Redevelopment Department

Timeline: FY 2002-2003, FY 2004-2005

Funding/Resources: LMIHF

Notes/Comments: This information is used by housing developers to better understand the rental housing market. It can also provide information about residents' rental housing needs.

- H-E-13** Provide notice and information on fair housing rights and responsibilities.

Objective: Provide information at the Community Development Department counter, on the City's web site, and at the annual Housing Fair, as well as other centers and public facilities throughout the community. Where appropriate, the City will disseminate information in languages other than English and through various forms of non-written media.

Responsible Agency: Housing/Redevelopment Department.

Timeline: on-going

Funding/Resources: CDBG, LMIHF

- H-E-14** Refer known incidents of discrimination in lending practices and the sale or rental of housing to the Sutter County District Attorney and/or California Rural Legal Assistance (CRLA) for action.

Objective: Seek to remedy known acts of housing discrimination within the community. Make contact information for California Rural Legal Assistance available at the Community Development Department Counter, at the Housing Fair, and on the City's web site.

Responsible Agency: Housing/Redevelopment Department, Housing Authority

Timeline: on-going

Funding/Resources: CDBG, LMIHF

- H-E-15** Evaluate the Zoning Regulations for ADA compliance and formalize a provision for reasonable accommodations for persons with disabilities.

Objective: Demonstrate the City's commitment to removing constraints on housing for persons with disabilities.

Responsible Agency: Housing/Redevelopment Department, Building Department

Timeline: FY 2003-2004

Funding/Resources: General Fund

- H-F Encourage the use of energy efficient materials and technology in new construction.**

- H-F-1** Incorporate energy conservation measures as an integral part of housing rehabilitation programs. Provide free information to residents on energy conservation and feature energy conservation as an important part of the annual Housing Fair.

Objective: Provide information on energy efficiency and available programs and the Community Development Department counter, on the City's web site, and at the annual Housing Fair. Provide information on countywide programs administered by the Community Resource Project.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: LMIHF, CDBG, State HOME

- H-F-2** Promote participation in PG&E's and Community Resource Project's home energy audits, weatherization and minor home repair programs.

Objective: Facilitate participation in assistance and weatherization programs, particularly for Very Low and Low income households.

Responsible Agency: Housing/Redevelopment Department

Timeline: on-going

Funding/Resources: LMIHF, CDBG, State HOME

9 Glossary

Accessible: Used to describe housing that has special design features that help to alleviate physical disabilities. Such features include ramps, hand railings, lifts, special handles and other modifications.

Affordable Housing: Housing capable of being purchased or rented by a household with very- low-, low-, or moderate-income, based on a household's ability to make monthly payments necessary to obtain housing. Housing is considered affordable when a household pays less than 30% of its gross monthly income for housing, including utilities.

Area Median Family Income: This is defined by federal law and U.S. Department of Housing and Urban Development (HUD) regulations as the higher of (1) the metropolitan area or non-metropolitan county median family income; or (2) the statewide nonmetropolitan median family income. The median income calculations are based on a family of four persons. Income categories are based on the HUD-determined area median family income. (See "Income Categories.") New area median family income figures are published yearly by HUD and by the State Department of Housing and Community Development (HCD).

Assisted Housing: Dwelling units for which some type of public financial assistance (to pay for housing costs) is provided to the occupant.

Assisted Living Facility: Residential facilities designed for persons needing assistance with daily living activities. Generally, room, board and personal care is provided.

Below-Market-Rate Housing Unit: Any housing unit specifically priced to be sold or rented to low- or moderate-income households for an amount less than the fair-market value of the unit. The U.S. Department of Housing and Urban Development sets standards for determining which households qualify as "low-income" or "moderate-income".

Board and Care Home: In California, these are also called Residential Care Facilities for the Elderly (RCFE). Although skilled nursing staff may be available, these are not medical facilities. Instead, they provide assistance with daily living for persons age 60 or older who are no longer able to live independently. A facility can be from one bed to several hundred beds in capacity. Small one- to six-bed facilities may be located in residentially zoned areas without a special permit and are considered in all respects to be the same as family dwellings (California Health and Safety Code Section 1568.0831(a)(2)). RCFEs are under the guidance of the California Department of Social Services Community Care Licensing division.

California Environment Quality Act (CEQA): A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an Environmental Impact Report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project. (See "Environmental Impact Report (EIR).")

California Housing Finance Agency (CHFA): A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

City: City, with a capital “C”, refers to the City of Yuba City; when used with a lower case “c” it means any other city.

Clustered Development: Development in which a number of dwelling units are placed in closer proximity than typically permitted, or are attached, with the purpose of minimizing grading and retaining open space areas.

Community Development Block Grant (CDBG): A grant program administered by the U.S. Department of Housing and Urban Development on a formula basis for entitlement communities, and by the State Department of Housing and Community Development for non-entitled jurisdictions.

Community Noise Equivalent Level (CNEL): A 24-hour energy equivalent level derived from a variety of single-noise events, with weighting factors of 5 and 10 dBA applied to the evening (7:00 p.m. to 10:00 p.m.) and nighttime (10:00 p.m. to 7:00 a.m.) periods, respectively, to allow for the greater sensitivity to noise during these hours.

Consolidated Area Housing Authority of Sutter County: (See “Housing Authority.”)

Construction Costs: Residential development costs that are attributable to the physical construction of buildings, such as labor and materials. These costs typically include the costs of building any required off-street parking spaces.

Continuing Care Retirement Communities: These communities vary in the services and amenities they provide for seniors and other older adults. They may offer independent living, assisted living, and/or skilled nursing services as well as educational, recreational activities, dining accommodations, and transportation services.

County: County, with a capital “C”, refers to Sutter County; when used with a lower case “c” it means any other county.

Dedication, In lieu of: Cash payments which may be required of an owner or developer as a substitute for a dedication of land.

Density Bonus: The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity at the same site or at another location. The State regulates the types of development that are entitled to a density bonus. Two examples are (1) a housing development that provides 20% of its units for lower income households; and (2) 10% of its units for very low-income households. (See “Developable Rights, Transfer of.”)

Density: The number of residential dwelling units per acre of land. Densities specified in the General Plan are expressed in units per net developable acre. (See “Acres, Gross,” and “Acres, Net.”)

Developable Land: Land which is suitable as a location for structures and which can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

Developer: An individual who, or business which, prepares raw land for the construction of buildings or builds or causes to be built physical building space for use primarily by others, and in

which the preparation of the land or the creation of the building space is in itself a business and is not incidental to another business or activity.

Development Fee: See “Impact Fee.”

Disabled: A person determined to have a mobility impairment or mental disorder expected to be of long or indefinite duration. Many such impairments or disorders are of such a nature that a person’s ability to live independently can be improved by appropriate housing conditions.

Down Payment: An initial payment for a home or property which generally constitutes between 10 to 20 percent of the property value. Many banks and lending institutions require a down payment as part of a loan agreement for the remainder of the property value.

Duplex: A detached building under single ownership which is designed for occupancy as the residence of two families living independently of each other.

Dwelling Unit: One or more rooms with a single kitchen, designed for occupancy by one family for living and sleeping purposes.

Elderly: (See “Seniors.”)

Employment Center: A geographic area in which a large number of jobs are concentrated.

Environmental Impact Report (EIR): A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action. (See “California Environmental Quality Act.”)

Family: An individual or a group of persons living together who constitute a housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind.

Financing: Money loans for the construction of new housing or for land or home purchases.

General Plan: A compendium of a city’s or a county’s policies regarding its long-term physical, social, and economic development, in the form of maps and accompanying text. The General Plan is a legal document required of each local agency by the State of California Government Code § 65301 and adopted by the City Council.

General Plan Advisory Committee (GPAC): A committee consisting of two City Council members, two County supervisors, two City planning officials, two County planning officials, and seven community members. The GPAC is responsible for developing initial policies and programs for the Yuba City Housing Element and the General Plan updates.

Home Mortgage Disclosure Act (HMDA): This law was enacted by the U.S. Congress in 1975 and is implemented by the Federal Reserve Board’s Regulation C. This regulation provides the public with loan data that can be used to determine whether financial institutions are serving the housing needs of their communities and to identify possible discriminatory lending patterns. Certain lending institutions must report loan data, such as the number of loans that applied for, approved, denied or withdrawn, on a regular basis.

Homeless: Refers to individuals who lack a fixed, regular, and adequate night-time residence and to individuals whose primary night-time residence is a supervised publicly or privately operated shelter designated to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

Household: All those persons, related or unrelated, who occupy a single housing unit. (See “Family.”)

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented.

Housing Authority: A local agency which administers housing programs, such as Section 8, in conjunction with a local government. In Sutter County, the Consolidated Area Housing Authority works with the County and the cities of Live Oak and Yuba City.

Housing Element: One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing.

Housing Unit: The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law.

Impact Fee: A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce. A development fee is based on the estimated reasonable cost of providing the service for which the fee is charged.

In Lieu Fee: (See “Dedication, In lieu of.”)

Income Categories: The income limits for each income group are as follows:

- 1 *Very Low:* A household with an annual income usually no greater than 50 percent of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development for the Section 8 housing program.
- 2 *Low:* A household with an annual income usually no greater than 80 percent of the area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development.
- 3 *Moderate:* A household with an annual income between the lower income eligibility limits and 120 percent of the area median family income adjusted by household size, usually as established by the U.S. Department of Housing and Urban Development.

- 4 *Above-Moderate:* A household with an annual income above 120 percent of the County's area median family income adjusted by household size, as determined by a survey of incomes conducted by a city or a county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development for the Section 8 housing program.

Income: The sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own non-farm or farm businesses, including proprietorships and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

Infill Development: Development of vacant land (usually individual lots or left-over properties) within areas which are already largely developed.

Infrastructure: Public services and facilities, such as sewage-disposal systems, water-supply systems, other utility systems, and roads.

Interest Rate: The rate at which a bank or other lending institution charges for outstanding debt. The interest rate is a certain percentage of the outstanding loan amount.

Land Use: The occupation or utilization of land or water area for any human activity or any purpose defined in the General Plan.

Lot coverage: The percentage or amount of the gross lot area that a building is allowed to cover per local zoning regulations. (See "Zoning.")

Lot: (See "Site.")

Mortgage: All forms of debt where the property is pledged as security for repayment of the debt.

Non-Family Household: Any persons, related or unrelated, who occupy a single housing unit but who are not a family. (See "Family.")

Overcrowding: Defined as more than one person per room in a housing unit.

Parking, Podium: Surface parking over which residential units are constructed. Generally, the first floor or entry level of the building is for parking.

Parking, Underground: Parking which is completely underground and on top of which residential dwelling units (or other non-residential uses) are built.

Project Costs: The total cost of new residential development.

Regional Housing Needs Allocation: The future housing needs for each region in California as determined by regional councils of government (the Sacramento Area Council of Governments in the case of the Sacramento Metro area). The most recent allocation covers the period between 2000 and

2007. State law requires regional councils of government to identify for each city and county its “fair share allocation” of the Regional Housing Needs Allocation.

Regional: Pertaining to activities or economies at a scale greater than that of a single jurisdiction, and affecting a broad homogenous area.

Residential, Multiple Family: Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

Residential, Single Family: A single dwelling unit on a building site.

Residential: Land designated in the General Plan and Zoning Ordinance for buildings consisting of dwelling units. May be vacant or unimproved. (See “Dwelling Unit.”)

Sacramento Area Council of Governments (SACOG): SACOG is the regional planning agency and council of governments for the six-county Sacramento Metropolitan Area. Elected officials and representatives from Sacramento Metro cities and counties comprise SACOG’s Board of Directors. SACOG is the agency responsible for determining each city’s and county’s Regional Housing Needs Allocation.

Second Unit: A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Sometimes called “granny flat” or “mother-in-law” unit.

Section 8 Housing Choices Voucher Program: A federal (HUD) rent-subsidy program which is the main source of federal housing assistance for low-income households. The program operates by providing “housing assistance payments” to owners, developers, and public housing agencies to make up the difference between the “Fair Market Rent” of a unit (set by HUD) and the household’s contribution toward the rent, which is calculated at 30% of the household’s adjusted gross monthly income. Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

Senior Congregate Care Facility: Any residential facility that is restricted to persons age 60 or older (per Yuba City Zoning Regulations).

Senior Housing: Typically one- and two-bedroom apartments designed to meet the needs of persons 62 years of age and older or, if more than 150 units, persons 55 years of age and older, and restricted to occupancy by them. (See “Congregate Care.”)

Seniors: As defined by the Yuba City Zoning Regulations, seniors include persons age 60 and older. However, for the purposes of analyzing U.S. Census data (age cohorts), seniors are defined as persons age 65 and older.

Setback: A zoning requirement that establishes a specified distance from a lot line for the location of a building. A minimum setback also is known as a minimum yard requirement.

Shared Living: The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance. Shared living facilities serving six or fewer persons are permitted in all residential districts by 1566.3 of the California Health and Safety Code.

Single-family Dwelling, Attached: A building containing two dwelling units with each unit having its own foundation on grade.

Single-family Dwelling, Detached: A building containing one dwelling unit on one lot.

Site Work: Improvements made to an undeveloped piece of land to support the construction of building on the site. Such improvements include grading and other infrastructure improvements.

Site: A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

Skilled Nursing Facility: These facilities provide short-term and long-term care for those who need 24-hour nursing supervision. Medical treatment is offered under the supervision of licensed nurses, and at least one registered nurse must be on duty during the day. All skilled nursing facilities must be registered by the State of California.

Soft Costs: Development costs, other than construction costs and site development costs, generally including interest, origination fees, appraisals, and other costs associated with real estate development.

Specific Plan: A plan that provides detailed design and implementation tools for a specific portion of the area covered by a general plan. A specific plan may include all regulations, conditions, programs, and/or proposed legislation which may be necessary or convenient for the systematic implementation of any general plan element(s).

State of California Department of Housing and Community Development (HCD): The State's principal housing agency whose goals include the promoting housing and community development, increasing the supply of housing (especially affordable housing), and conserving and improving housing conditions. HCD is the State agency responsible for certifying local Housing Elements and for distributing funds for affordable housing.

Storm Runoff: Surplus surface water generated by rainfall that does not seep into the earth but flows overland to flowing or stagnant bodies of water. Also referred to as "urban runoff."

Substandard Housing: Residential dwellings which, because of their physical condition, do not provide safe and sanitary housing.

Tenure: Refers to the distinction between owner-occupied and renter-occupied housing units.

Transit, Public: A system of regularly-scheduled buses and/or trains available to the public on a fee-per-ride basis. Also called "Mass Transit."

Transit: The conveyance of persons or goods from one place to another by means of a local, public transportation system. (See "Transit, Public.")

U.S. Department of Housing and Urban Development (HUD): The federal housing agency responsible for housing and community development on a nationwide basis. HUD provides funds local housing and community development initiatives and programs and administers federal housing laws.

Underdeveloped Land: Lots or parcels for which the governing zoning regulations allow a greater intensity of development than what currently exists (either a greater number of dwelling units per acre or a larger floor-to-area ratio).

Undevelopable: Specific areas where topographic, geologic, and/or surficial soil conditions indicate a significant danger to future occupants and a liability to the City, and are thus designated as undevelopable by the City.

Uniform Building Code (UBC): A national, standard building code which sets forth minimum standards for construction.

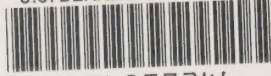
Vacancy Rate: The percent of housing units which are unoccupied because they are either for sale or for rent. The vacancy rate provides a measure of the demand and supply for housing. Low vacancy rates indicate that demand for housing is very strong (or that it is in short supply), while high vacancy rates indicate that there is an oversupply of housing.

Vacant: Lands or buildings which are not actively used for any purpose.

Zoning: The division of a city by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.

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